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Women in Business *Initiative* Femmes en affaires

A Portrait of Women Business Owners in Atlantic Canada in 2003

Atlantic Canada Opportunities Agency
Agence de promotion économique du Canada atlantique

Canada

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A Portrait of Women Business Owners in Atlantic Canada in 2003

Prepared for:

The Atlantic Canada Opportunities Agency

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1. Introduction and Background

1.1. Women in Business Initiative

The Minister of State for the Atlantic Canada Opportunities Agency (ACOA) announced the Women in Business Initiative (WBI) in October of 2002. The WBI is a comprehensive effort aimed at "improved growth and competitiveness of women-owned businesses and their greater representation in Atlantic Canada's emerging growth sectors."[1]

Specific objectives of the initiative include the following:

- To strengthen management capabilities and business development skills of women-owned businesses;
- To improve access to capital and business support services for the start-up and growth of women-owned businesses;
- To increase involvement of women-owned businesses selling in international markets and in knowledge-based industries.

Intended outcomes of the WBI include:

1) Improved access of Atlantic women to business planning, management and development services and improved capabilities of business owners in these areas;
2) Atlantic women entrepreneurs better able to access a variety of financing options to meet start-up, early-stage and growth requirements;
3) All lending and economic development organizations more responsive to the needs of women entrepreneurs;
4) Increased number of Atlantic women-owned businesses involved in export activity;
5) Increased involvement of women-owned businesses in the knowledge-based economy (KBE) and in innovation activities.

As part of the initiative, ACOA wished to establish baseline data regarding women business owners (WBOs) in Atlantic Canada. The Agency contracted Calhoun Research & Development/Recherche & développement of Shediac, New Brunswick to carry out a study of women business owners, with the intent of using data collected primarily for future evaluations of the WBI. This research will also guide the future development of policy and programs for the WBI.

1.2. Objectives and Methodology of Study

The study included both primary and secondary research. The objective of the primary research was to provide an in-depth look at the current situation of women business owners in Atlantic Canada, including up-to-date business profile information, background and experience of women business owners, exporting status, networking and mentoring practices, access to business counseling, and advisory and support services, access to financing, technical capabilities of the firm, training needs, challenges faced and support needs of women business owners.

[1] Entrepreneurship and Business Skills Development Partnership Press Kit, Women in Business Initiative, October 2002.

A telephone survey was conducted in March 2003 with women in Atlantic Canada who own 51% or more of their business and are involved in operating the business on a day-to-day basis. The sample was stratified by province to provide results representative of the distribution within the Atlantic region. A total of 400 surveys were completed. Broken down by province, 66 interviews were completed in Newfoundland; 176 in Nova Scotia; 128 in New Brunswick; and 30 in Prince Edward Island. Technical notes on the survey sampling and weighting methodology are included in Appendix II, and detailed cross-tabulation tables are provided in Appendix III. The survey questionnaire is included in Appendix V.

The survey results provide strongly reliable findings for women-owned businesses in Atlantic Canada. The data were also analyzed by province, by community size, and by industry to identify where differences with the overall findings may occur, and any significant findings are reported. Because considerable effort was devoted to ensure the survey sample was comprehensive and included women from all sectors of the economy, and because stratified random sampling techniques were used, we feel confident that the survey results are representative of women business owners in Atlantic Canada. Further, survey results are, for the most part, consistent with findings of secondary research also carried out for this study.

The objective of the secondary research was to paint of portrait of women business owners in Canada and Atlantic Canada. Key data sources included Statistics Canada Census and Labour Force Survey (LFS). These data will also allow for measurement of progress of Atlantic WBOs over time on certain key indicators. To the extent possible, the secondary data compare Atlantic WBOs to male counterparts in the region, as well as to female counterparts nationally. Detailed tables for the secondary research are provided in Appendix IV.

2. Summary of Primary Research Findings

The survey of 400 women business owners in Atlantic Canada, carried out in March 2003, has provided a wealth of information about the status, aspirations and issues of concern to women business owners in the region. These data will allow ACOA to measure changes in the situation of WBOs over time. On some key indicators, as expected and as also shown in the secondary research, WBOs may lag behind male counterparts in the region and female counterparts nationally. On others, however, WBOs in the region seem to be doing quite well. In this section, we summarize the findings from the primary research.

2.1. Business Profile

- Overall, 19% of respondents were in the goods-producing sector, and 81% were in the services-producing sector. Twelve per cent of all respondents were involved in manufacturing. These tended to be in light manufacturing businesses such as arts and crafts (jewelry, giftware, candles, soap, stained glass, knitwear and pottery), clothing, drapery and linens, and food products. In the services-producing sector, the greatest percentage of firms (19%) was in retail and wholesale trade. It is interesting to note that 13% were in professional, scientific and technical services, and 11% in accommodations and food services.
- 83% of respondents were sole owners of their business, of which 35% were incorporated and 61% unincorporated. Overall, 40% of respondents were incorporated, 57% unincorporated and 3% didn't know.
- Women-owned businesses in Atlantic Canada are predominately small, with 90% employing fewer than 10 people (excluding the owner).
- 34% of respondents did not reveal their gross revenues. Of total respondents, 31% had gross revenues of less than $50,000 in their most recent fiscal year; 10% had gross revenues between $50,000 and $100,000; another 12% had gross revenues between $100,000 and $250,000; and 13% had gross revenues of over $250,000.
- WBOs are not taking substantial salaries or draws from their businesses. Again, 35% did not disclose any financial information. Sixteen per cent of total respondents reported taking no salary or draw in their most recent fiscal year; another 28% reported taking less than $20,000; 19% took between $20,000 and $50,000; and only 2% reported taking more than $50,000 per year in salary or draw.
- Almost half of the respondents (47%) lived in a rural area or small town (population <5,000). Another 34% lived in a small town or city (population of 5,000-100,000) and 18% were located in an urban centre (population over 100,000).
- Just under half (48%) of businesses were operated from the home of the owner.
- Most women operate their businesses year-round, with only 17% of respondents reporting that their business is seasonal.
- More than half (55%) of women-owned businesses in Atlantic Canada are less than 10 years old. New Brunswick has a greater proportion of well-established businesses (i.e. over 10 years old) compared to the other provinces, which means it also has fewer new and developing businesses. There are more new businesses (one to three years old) in urban centres (24%) compared with rural areas (11%), and more new businesses in the services-producing sector (17%) compared to the goods-producing sector (7%).

- Asked about intent to grow or expand their business, 44% of respondents intend to expand over the next three years compared to 48% who do not intend to expand. Most respondents said an indication of growth would be an increase in overall revenues, and most plan a modest overall growth of less than 30% over the next three years. Businesses located in urban centres and those one to three years old and seven to nine years old are most likely to expand.

2.2. *Women Business Owners - Background and Experience*

- 37% of WBOs in Atlantic Canada are between 45 and 54 years old. The average age of survey respondents was 48. Respondents included almost no women under the age of 25, and only 8% of women were less than 35 years old.
- The average age of women when they started their business was 37 years old. Over half of respondents (56%) had dependent children living with them at the time they started their business.
- Overall, 17% of survey respondents in Atlantic Canada reported their first language as French. In New Brunswick, 45% of respondents reported their first language as French.
- WBOs in Atlantic Canada are fairly well-educated, with 70% having post-secondary education, of whom 33% have a university degree.
- The majority of respondents (52%) were employed full time prior to starting their business. On average, WBOs had 4.7 years of management experience prior to starting their business.
- 13% of women surveyed were majority owners of more than one business, of which they were involved in day-to-day operations.
- Respondents were asked about their business practices, and the results are as follows: currently have a business plan (40%); do financial projections (47%); invest in training for self (51%); invest in training for staff (47%).

2.3. *Exporting*

- 11% of respondents are currently exporting goods and services outside of Canada. By sector, 28% of goods-producing businesses export, and 7% of services-producing businesses export.
- The majority of exports (88%) are going to the US.
- For the majority of exporters, exports make up a small portion of their business, with 56% reporting that exports account for one-fifth or less of total sales. About 20% of the exporting firms reported that exports account for half or more of total sales.
- Of firms not exporting, 61% reported that their product is not one that is easily exported. Another 17% said that they had not really thought about the possibility of exporting, or that they did not currently export, but plan to in future.
- Only 6% of WBOs had ever participated in a Trade Mission, and 16% indicated that they had attended a government-sponsored program on exporting. Overall, 25% said they would be interested in attending a seminar or workshop on exporting within the next 12 months.

2.4. Networking and Mentoring

- 36% of respondents indicated that they participate in business networking activities at least quarterly, although when analyzed by size of community, women in urban centres were much more likely to participate in networking activities.
- Overall, 29% indicated that they participate in networking activities less than once a year or never.
- The majority of respondents (58%) reported that they belonged to an association or society related to their profession.
- 23% did not belong to any organization, with the main reasons being that they are too busy to participate in these activities, there are no organizations (or they are not aware of organizations) in their area and they see no need or benefit from participating.
- Women in rural areas were least likely to belong to business organizations (25%) compared to their counterparts in small towns and urban centres (42% and 44% respectively). Women in rural areas also had low membership in women's organizations (13%), while those in urban centres were most likely (31%) to belong to these organizations.
- 40% of WBOs in Atlantic Canada have now or have had in the past a business mentor (defined as an experienced and trusted advisor who has helped with their business). Most mentoring arrangements (60%) were informal.

2.5. Access to Business Counseling, Advisory and Support Services

- When asked "If you needed professional business counseling, advisory and support services for your business, where would you go?", 30% of women surveyed said they did not know.
- Of total respondents, 14% were most likely to contact a business enterprise centre and 10% were likely to contact a provincial government department or agency. Interestingly, women mentioned industry organizations (9%) and accountants (7%) next frequently. Federal agencies, including ACOA, were identified as a possible source of information or support by only 6% of respondents.
- At the top of the list of needs, in terms of business counseling, advisory and support services, were financial management counseling (27%), marketing and promotion (21%) and business planning (9%).

2.6. Access to Financing

Respondents were asked about their financing needs at start-up, and for expansion of their business.

- For start-up, 68% of all women sought some financial assistance:
    - Over 50% of total respondents went to banks or credit unions, with 78% of applications being approved.
    - 22% went to ACOA, with 43% of applications being approved.
    - 22% went to a Community Business Development Corporation (CBDC), with 47% of applications being approved.

- With banks or credit unions, one-third of loans received were for less than $10,000; with the CBDCs or ACOA, approximately half of loans received were for less than $10,000.

- Almost half of respondents have expanded or considered expanding their business. These 191 women were asked about their experiences accessing financing for expansion. Of these:
  - Almost half (46%) of the 191 women who needed expansion financing went to banks and credit unions; 78% of these loans were approved.
  - 17% of women wanting to expand went to ACOA, with 64% of applications being approved.
  - 9% went to a CBDC, with 56% of applications being approved.
- WBOs were asked to rate their experiences with lenders with whom they had dealt. Over half (53%) rated their experiences with banks and credit unions as "good" or "very good", compared with 47% who gave the same rating to ACOA. Some 24% rated their experiences with banks and credit unions as "poor" or "very poor", compared with 42% who gave the same rating to ACOA.

2.7. *Technical Capabilities, R&D and Innovation*

- 75% of WBOs use basic computer technology in their day-to-day work, almost two-thirds (65%) use e-mail, and 40% use other computerized systems such as inventory control and accounting.
- One-third of respondents reported having carried out R&D for a new product or process, with half of the goods-producing sector having carried out R&D.
- Respondents also reported having been involved in a partnership or joint venture with another company to pursue innovative ideas (14%); having carried out R&D work that would be considered new and innovative (14%); having been involved in a partnership or joint venture with a university or research institute to pursue innovative ideas (9%); and having applied for a license or patent for a new product or process (7%).

2.8. *Management Skills and Training Needs*

- The priorities of WBOs, in terms of training, were similar to their priorities for business counseling, advisory and support services: financial management (18%), marketing and promotion (14%) and computer skills (13%). Only 5% indicated that they had no need for training.
- 44% reported that they are "likely" or "very likely" to take training within the next 12 months, while 40% said they are "unlikely" or "very unlikely" to do so.
- Women in the services-producing sector are more likely to take training than those in the goods-producing sector (47% versus 32% who said "likely" or "highly likely").

2.9. Challenges of Being a Woman Business Owner

- 40% of respondents reported that they face specific challenges as women business owners. The challenges mentioned most frequently included being able to access financing, prejudice against women in business, not being taken seriously, and having to run both a business and a family.
- Women were more likely to report that they faced challenges if they lived in urban centres (52%), lived in Newfoundland (46%) or operated in the goods-producing sector (45%).

2.10. Ways in Which ACOA Could Support Women Business Owners

- The most effective ways that ACOA could support WBOs include more funding in the form of loans, grants and initiatives; training workshops in financial management, marketing and management; support for businesses in all sectors and for all WBOs, not just those who export; being "more approachable," "more responsive to individual needs," and "listening better."
- Some respondents said WBOs need a support network and mentoring programs to have more women helping women.

3. Primary Research Findings

Primary research, in the form of a telephone survey, was conducted in March 2003 with women in Atlantic Canada who own 51% or more of their business and are involved in day-to-day operations. The sample was stratified by province to provide results representative of the distribution within the Atlantic region.

Chart 3.1 - Survey Respondents by Province

Province	Number	Per cent of Total
Newfoundland & Labrador (NL)	66	16.5%
Nova Scotia (NS)	176	44%
New Brunswick (NB)	128	32%
Prince Edward Island (PE)	30 w	7.5%
Atlantic Total	**400 w**	**100%**

w: weighted total. Actual number of surveys for PE was 143, for Atlantic total of 513. See Appendix II for technical notes.

The 400 completed surveys are distributed by province as shown in Chart 3.1. It should be noted that these are weighted results for Prince Edward Island respondents, as an over-sampling was conducted to provide valid findings at the provincial level (on behalf of ACOA-PEI). Technical notes on the survey sampling and weighting methodology are included in Appendix II.

The survey results provide strongly reliable findings for women-owned businesses in Atlantic Canada. The data were also analyzed by province, by community size, and by industry to identify where differences with the overall findings may occur. Any significant findings are reported. In addition, detailed cross-tabulation tables are provided in Appendix III.

Because considerable effort was devoted to ensure the survey sample was comprehensive and included women from all sectors of the economy, and because stratified random sampling techniques were used, we feel confident that the survey results are representative of women business owners in Atlantic Canada. Further, survey results are, for the most part, consistent with secondary research, including Statistics Canada Census and Labour Force Survey (LFS) data.

The following sections include the detailed findings of the survey.

3.1. Business Profile

3.1.1. Business Type and Structure

Women business owners were surveyed from all sectors of the economy. Information on the nature of their businesses, including legal and ownership structure, is reported here.

Chart 3.2 Women Business Owners in Atlantic Canada by Industry Sector, by Province, March 2003 Survey Respondents

Industry Sectors	NL (n=66)	NS (n=176)	NB (n=128)	PE (n=30w)	Atlantic Cdn Total Number	Atlantic Canada (N=400)
Agriculture, Forestry, Fishing	6%	5%	4%	3%	19	5%
Mining, Oil & Gas, Utilities, Construction	2%	1%	5%	0%	10	3%
Manufacturing	12%	13%	11%	10%	48	12%
Goods-producing sector (sub-total)	**20%**	**19%**	**20%**	**13%**	**77**	**19%**
Wholesale and Retail Trade	18%	20%	16%	30%	77	19%
Transportation & Warehousing	3%	4%	2%	0%	11	3%
Finance, Insurance, Real Estate & Leasing	0%	1%	2%	0%	4	1%
Professional, Scientific & Technical Services	3%	16%	13%	13%	52	13%
Management, Admin & Other Supply Services	8%	5%	10%	0%	27	7%
Educational Services	0%	1%	2%	0%	5	1%
Health Care and Social Assistance	14%	6%	8%	10%	33	8%
Information, Culture, Entertainment & Recreation	5%	7%	5%	3%	23	6%
Accommodation & Food Services	21%	7%	9%	17%	42	11%
Other Services	9%	13%	13%	13%	49	12%
Services-producing sector (sub-total)	**80%**	**81%**	**80%**	**87%**	**323**	**81%**
TOTAL	**100%**	**100%**	**100%**	**100%**	**400**	**100%**

Overall, the representation of survey respondents by industry sector is very much as expected. There is consistency across the provinces, with distribution within the goods and services-producing sectors reflecting the overall survey stratification. Some differences are noted here:

- There was a higher response rate from women in industries where they tended to work in one location, such as manufacturing or accommodations and food services. Industries where the business owner tends to perform her work off-site, such as real estate or health care services, had a lower proportion of responses than may be expected. Further information on response rates is included in Appendix II.
- There was a higher proportion of women in manufacturing in our survey than expected. These tended to be in light manufacturing businesses such as arts and crafts, clothing, drapery and linens, and food products. Arts and crafts, which account for just over 40% of all manufactured goods, include products such as jewelry, giftware, candles, soap, stained glass, knitware and pottery.

Chart 3.3 - Legal Status of Business

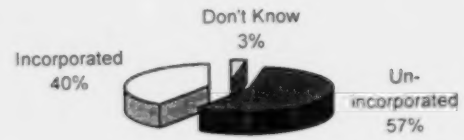


Chart 3.4 - Structure of Business

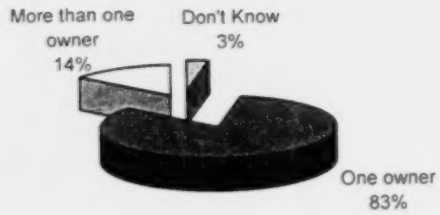
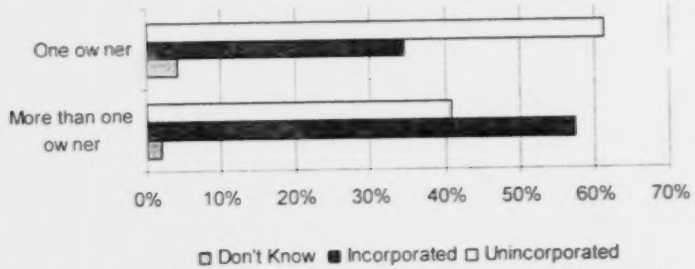


Chart 3.5 - Legal Status by Structure of Business



- About 40% of the survey respondents have legally incorporated their businesses.
- 55% of Newfoundland and Labrador businesses are incorporated compared with 35-37% incorporation in the other provinces.
- Fewer businesses in rural areas are incorporated than those in towns or urban centres (35% versus 42%).
- Businesses in the goods-producing sector are more likely to be incorporated than the services-producing sector (46% versus 37%). However, only 34% of manufacturing businesses are incorporated, and some service industries have very high incorporation rates, such as transportation and warehousing at 67%.
- The majority of businesses (83%) had one owner, with the respondent owning 100% of the business.
- 35% of the women involved in businesses with more than one owner owned 51% of the business, while 28% owned 52 to 75% and the remaining 37% owned more than 75% of the business. Women owning 50% or less were not included in this survey.
- Women business owners in New Brunswick were most likely to have sole ownership (91%) while women in Prince Edward Island had the highest rate of businesses with multiple owners (20%) by province.
- Business structure was not a distinct feature between the businesses in the goods or services-producing sectors.
- As shown in Chart 3.5, businesses with more than one owner are more likely (57%) than those with one owner (35%) to be incorporated. Just over 60% of solely-owned businesses are not incorporated.

3.1.2. Size of Business

Chart 3.6 - Distribution of Businesses by Number of Employees

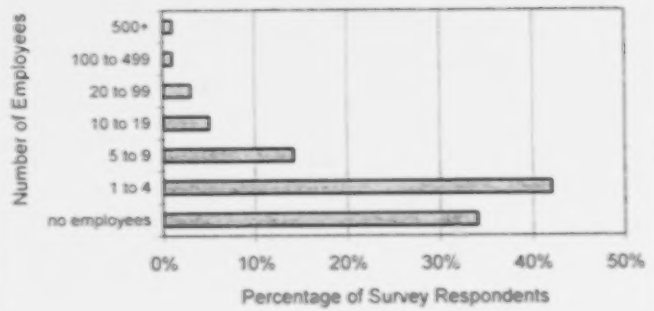
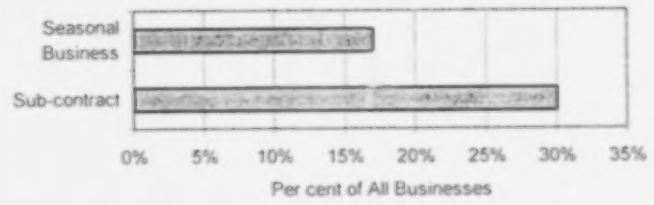


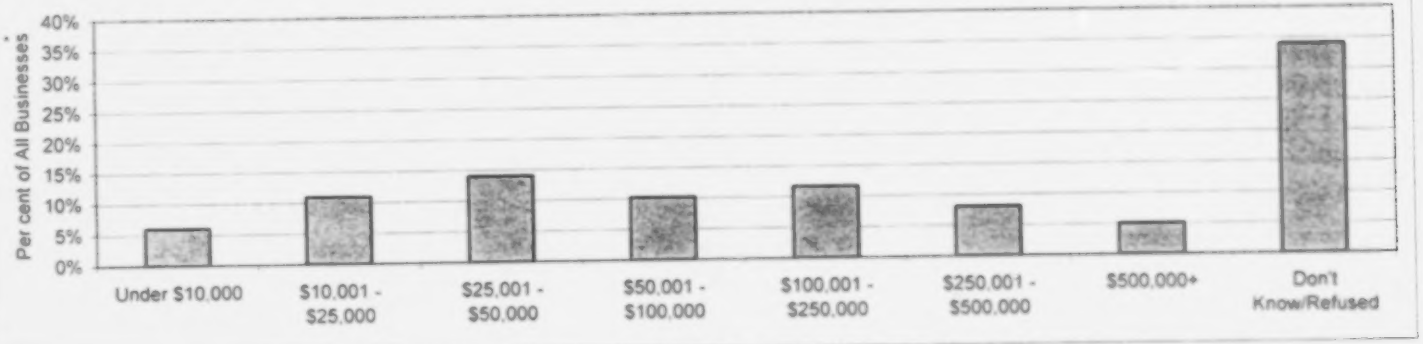
Chart 3.7 - Seasonal Firms & Sub-contracting



- Women-owned businesses in Atlantic Canada are predominately small, with 90% of all businesses employing fewer than 10 employees (excluding the business owner).
- More than 65% of the women business owners surveyed employed workers in addition to themselves in the business. The average firm hires six people in addition to the owner.
- More businesses in the goods-producing sector have employees (71%), and these businesses are also most likely to be the firms with more than 20 employees.
- Businesses in Newfoundland and Labrador are more likely than those in the rest of Atlantic Canada to hire employees, with 85% having employees.
- 17% of businesses are seasonal in nature and tend to cut their staff by half in the off-season and have an average of three employees. Newfoundland and Labrador and Prince Edward Island have greater seasonality than do New Brunswick and Nova Scotia (23% versus 15% respectively).
- 29% of the businesses in the goods-producing sector are seasonal (mainly agriculture, forestry and fishing industries), compared to 16% of the services-producing sector businesses (mainly in the accommodation and food services and retail and wholesale trade industries).
- Besides employees, 30% of businesses sub-contract other people to undertake core elements of their business.

- Chart 3.8 shows the distribution of businesses by gross revenues. Note that 34% of respondents refused to answer this question or indicated they did not know their gross revenues. Thirty-one per cent of all firms (representing 47% of firms who provided a response to this question) earned less than $50,000 in their most recent fiscal year, 10% earned between $50,000 and $100,000, 12% between $100,000 and $250,000, and 13% earned more than $250,000. Province, industry sector and size of community did not have a significant impact on the distribution of businesses by gross revenue.

Chart 3.8 - Distribution of Businesses by Gross Revenue



- Women business owners are not taking a substantial salary or draw from their businesses. While 35% again did not disclose any details of their finances, 16% reported taking no salary or draw, and nearly as many (15%) took less than $10,000 in the most recent fiscal year. Thirteen per cent reported taking a salary or draw between $10,000 and $20,000, 19% between $20,000 and $50,000, and only 2% of women reported taking more than $50,000 per year in salary or draw.

Chart 3.9 - Distribution of Businesses by Salary of Owner

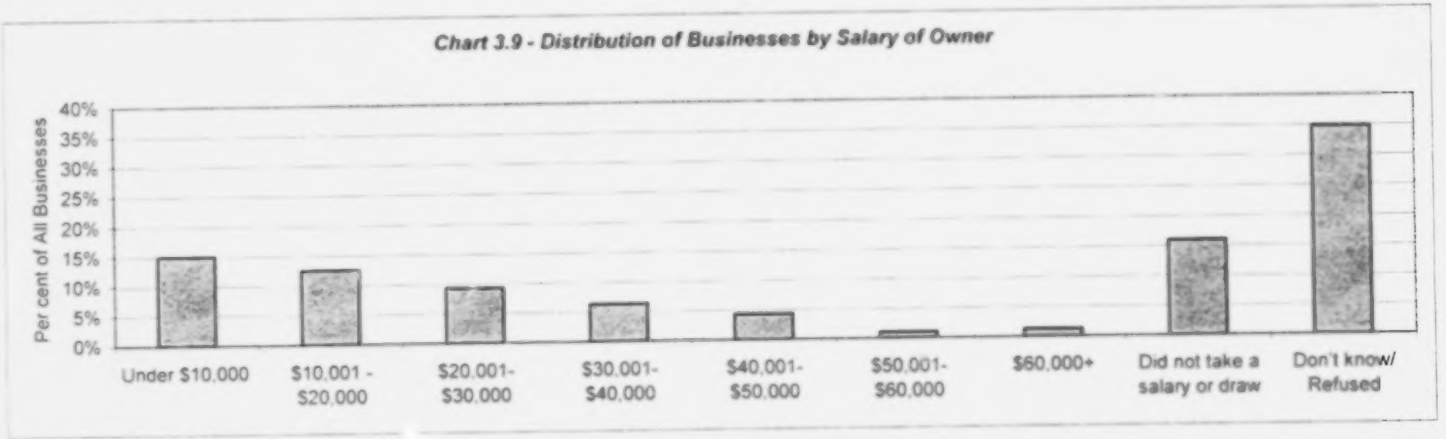
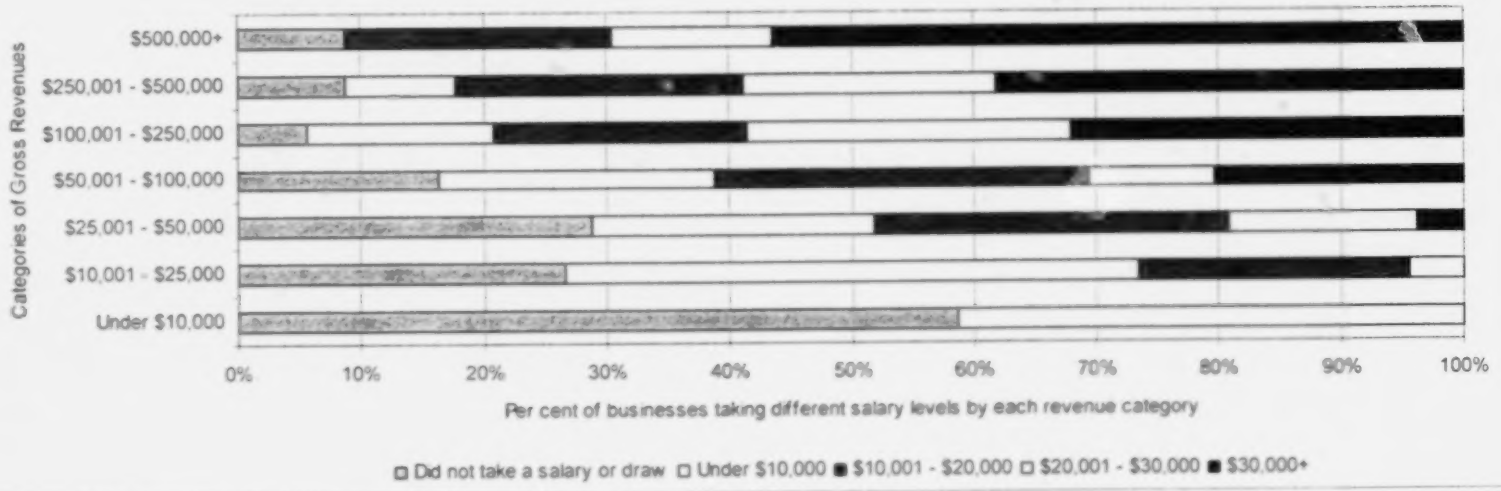


Chart 3.10 shows the level of salary or draw women take by the level of gross revenues of their business. Note that this is based on the women who provided information on both their salary/draw level and revenue level (60% of all respondents), and should be interpreted with caution.

This table verifies the consistency of the information reported. For example, close to 60% of women with gross revenues of $500,000+ took $30,000+ in a salary or draw, while almost 60% of women with gross revenues of less than $10,000 took no salary or draw. While there are many factors that influence the amount of salary taken, it would still appear that women are prudent in the amount of salary or draw they take from their businesses.

Chart 3.10 - Salary Levels by Business Gross Revenue fo Businesses that reported both Revenues & Salary (N=241)

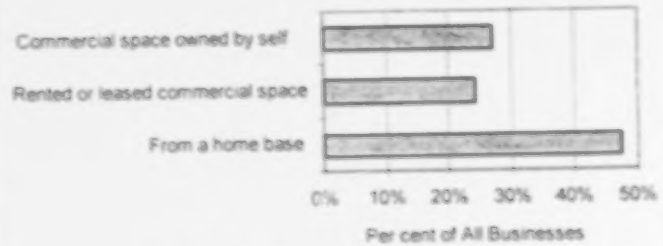


3.1.3. Business Location

Respondents were asked to describe the community their business is located in as either: (1) a rural area or small town with population under 5,000; (2) a small town or city with population between 5,000 and 100,000; or (3) an urban centre with a population greater than 100,000. These categories of business location are used extensively in this report to note the different business practices in each location.

Chart 3.11 - Community Where Business Operates

Chart 3.12 - Location Where Main Business is Operated



- Chart 3.11 shows the distribution of women-owned businesses in Atlantic Canada by the size of the community where they operate. Almost half (47%) are located in rural areas or small towns of fewer than 5,000 people.
- This distribution is consistent across the Atlantic region, with the exception of Prince Edward Island, where the portion in urban centres is lower, as would be expected.
- Businesses in the goods-producing sector are more likely to be located in rural areas than those in the services-producing sector (61% compared to 44%).
- As Chart 3.12 illustrates, just under half (48%) of the businesses are operated from the home of the business owner. The remaining businesses are about equally likely to be in an owned (27%) or leased (24%) commercial space.
- Only 12% of businesses in rural areas rent or lease space, whereas businesses in small towns or cities were most likely (40%) to lease space, and businesses located in cities were least likely (18%) to own their own buildings.
- While there was little difference in where the business operated between the goods and services-producing sectors, there was wide variance between individual industry categories, as one would expect based on the nature of the industries. As we expect, agricultural businesses are more likely to be located in rural areas, and businesses in trade, professional, scientific and technical services, and health care services are more likely to be located in urban centres.

3.1.4. Business Age and Future Business Growth

Chart 3.13 - Distribution by Age of Business

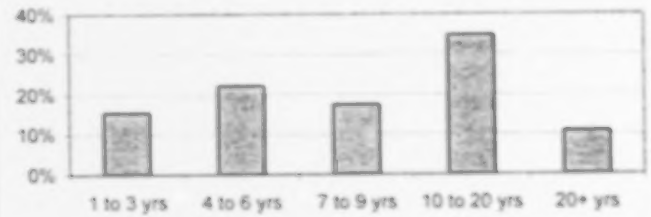
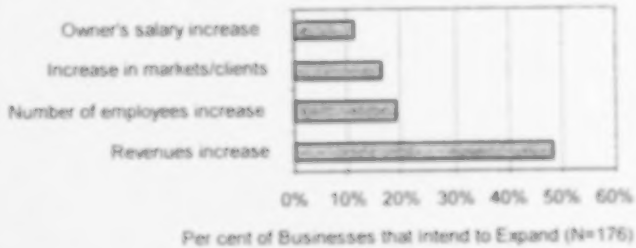


Chart 3.14 - Business Owners Growth Intentions in the Next Three Years

Chart 3.15 - Indication of Business Expanding

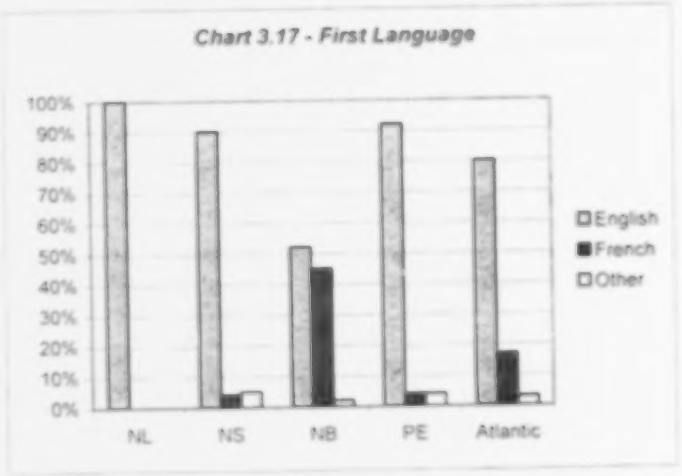


- Chart 3.13 shows the distribution of women-owned businesses by the age of the business. More than half of the businesses (55%) are less than 10 years old, with 14% in the infancy stage of one to three years, 23% in the early development stage of four to six years and 18% between seven and nine years old.
- 17% of services-producing sector businesses are less than three years old, compared to 7% of goods-producing sector businesses. This reflects the trend of greater growth in the services-producing sector.
- New Brunswick has a greater portion of well-established firms aged 10 years or older than the rest of the Atlantic region (55% compared to 45%), which also means it has far fewer new and developing businesses.
- There are more new businesses (one to three years old) in urban centres (24%) compared with rural areas (11%).
- As shown in Chart 3.14, 44% of women business owners plan to expand their business in the next three years, while 48% do not plan on expanding.
- Women in Newfoundland and Labrador are more optimistic about expanding their businesses (52%) than the rest of the Atlantic region.
- Business owners located in urban areas are more likely to expand their businesses (57%) than those in less populated areas.
- Women with businesses one to three years old or seven to nine years old were most interested in expanding in the near future (62% and 59% respectively).
- When the business owners who intend to expand were asked what they would use as an indication their business had grown, almost half responded that overall revenues would increase. Most of these (65%) plan a modest growth of less than 30% expansion in their business over the next three years.

3.2. Women Business Owners - Background and Experience

3.2.1. Demographics

- 37% of women business owners in Atlantic Canada are between 45 and 54 years old. The average age of all survey respondents is 48 years old. Very few respondents were under the age 25 and only 8% of business owners were less than 35 years of age.
- The average age of women when they started their business is 37 years old.
- When they started their business, 56% of women had dependent children or adults living with them. Most frequently, these were young school-aged children (aged 5 to 12 years).
- The majority of women business owners (67%) indicated they are married, living common law or living with a partner. Sixteen per cent are single, 11% are divorced and 4% are widowed.



- 80% of women business owners in Atlantic Canada reported English as their first language. This is most prevalent in Newfoundland and Labrador where 100% of the survey respondents were English. The composition is quite different in New Brunswick where 52% were English and 45% were French.
- Survey respondents were offered the choice of completing the survey in either English or French. Only 5% opted to complete the survey in French, and all were from New Brunswick.
- Three per cent of women indicated they were a member of a visible minority, 2% indicated they were an Aboriginal person and 1% said they were a person with a disability.

3.2.2. Education and Experience

- Women business owners are fairly well-educated. Seventy per cent have formal educational training beyond high school, including 33% with a university degree.
- There are no significant differences in educational attainment by sector or province, although women in urban areas are more likely to have a university degree.
- On average, women had 4.7 years of management experience prior to starting their business. This included just under half (47%) with less than one year, up to those with more than 10 years of experience (22%), as shown in Chart 3.19.
- 13% of women surveyed were majority owners of more than one business, of which they were involved in day-to-day operations.
- The majority of women (52%) were employed full time prior to starting their business. Eleven per cent were employed part time and 8% were self-employed in another business.

Chart 3.18 - Highest Level of Education Completed

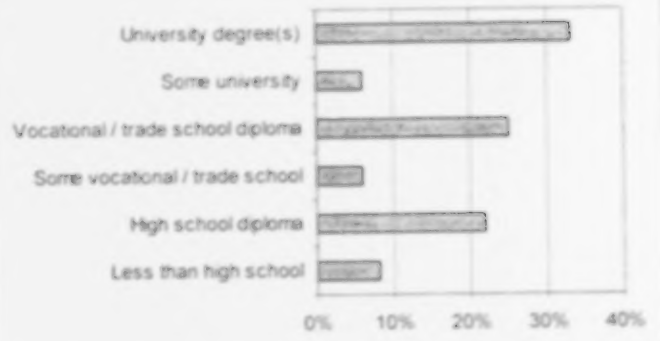


Chart 3.19 - Management Experience Prior to Starting This Business

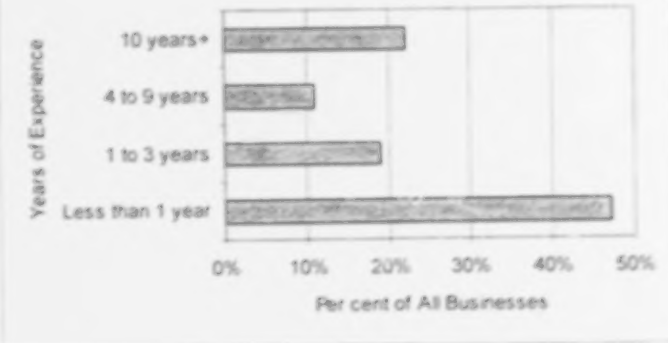


Chart 3.20 - Employment Status Prior to Starting the Business

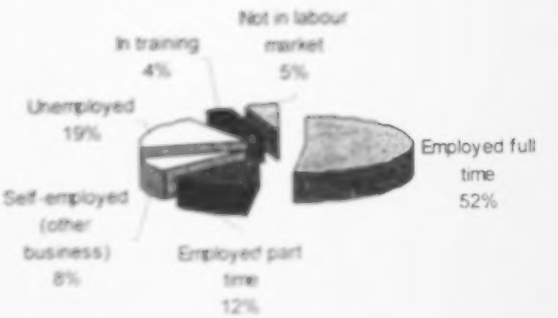
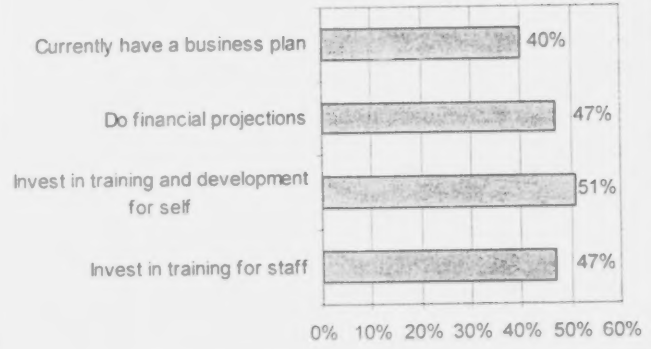


Chart 3.21 - Summary of Business Practices



3.2.3. Business Practices

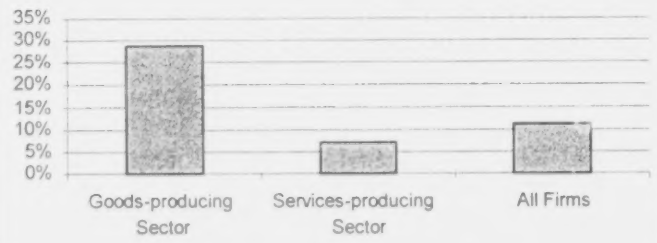
- 40% of women business owners indicated they currently have a business plan. Forty-seven per cent said they usually do financial projections for revenue and expenses for the coming year or years.
- More than half of the women business owners said they usually invest money in training and development for themselves.
- The women who have staff (70% of all firms) were asked if they usually invest in training for these workers. Just under half indicated they did.
- There was no significant difference in these business practices by sector, by province, by size of community or by level of gross revenues of the firm.

3.3. *Exporting*

All respondents were asked whether they currently export goods or services, where exporting is defined as shipping outside of Canada. Those who did export were asked a series of questions about the main product, their export market and the percentage of revenues from exports. Those who did not export were asked why not. All respondents were also asked about their participation in export training workshops and Trade Missions.

3.3.1. Firms that Export

Chart 3.22 Percentage of Firms That Export, Sector



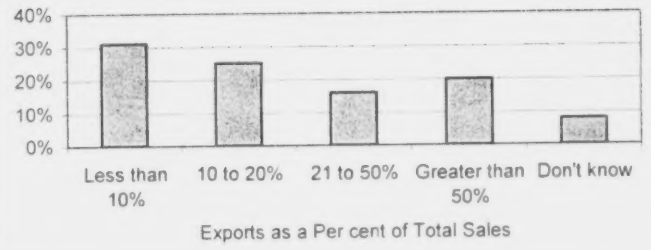
- Overall, 11% of Atlantic Canadian firms owned by women are currently exporting goods and services. This is consistent with other research export trends for small and medium-sized enterprises (SMEs), as detailed in Section 4 of this report.
- The 45 businesses that reported they currently export are divided evenly with 22 in the goods-producing sector and 23 in the services-producing sector. However, a greater proportion of firms in the goods-producing sector (28%, or 23 of 78 businesses) export compared to the percentage of the services-producing sector that export (7%, or 23 of 322 businesses).
- There were no differences in the likelihood of exporting based on the size of community or province the business is located in.

The main products and services exported are listed in Chart 3.23 by sector. Caution should be taken in interpreting this information, as it represents small numbers of exporters.

Chart 3.23 - Main Exports by Sector

Main Exports of the **Goods-producing** sector	Number		Main Exports of the **Services-producing** sector	Number
Giftware, arts and crafts (pottery, stained glass, candles, soap, craft kits, etc.)	8		Wholesale and retail goods (art, giftware, pottery, golf clubs, health products)	9
Industrial products (acid, plexiglass, castings, metals, boats, marine safety equipment)	5		Consulting services (training, advertising, educational services, editing)	6
Clothing	4		IT Services	3
Agriculture, fish and food products	3		Subscriptions (magazines, organization memberships, etc.)	3
Other (dental appliances, dogs)	2		Other	2
Total	22		Total	23

Chart 3.24 - Importance of Exports to Exporters



- By far, the majority of exports (88%) are going to the United States. Other destinations for Atlantic Canadian goods and services include Europe (5%), and single-mention countries such as New Zealand and the Dominican Republic.
- For the majority of firms that export, exports are a small portion of their business, with 56% indicating exports made up 20% or less of their sales. However, exports account for more than 50% of total sales for about 20% of firms that export, and 5% indicated their business was 100% reliant on exports.

Chart 3.25 - Reasons Firms Do Not Currently Export

	Frequency of Mention (N=349)
My product is not one that is easily exported	61%
Not part of my business plan / no need	12%
I had not really thought about the possibility of exporting	10%
I do not currently export but plan to in the future	7%
The idea of exporting makes me nervous because it seems complicated	3%
I do not know how to go about getting into exporting	3%
Business not large enough	2%
Other	2%
Total	100%

3.3.2. Firms that do not Export

- The 89% of women-owned firms in Atlantic Canada that indicated they currently do not export were asked why not. Chart 3.25 summarizes the main responses. Respondents provided multiple responses and the overall frequency of responses are reported.
- The main reason for not exporting cited by most firms (61%) is that their product is not one that is easily exported. Examples provided included childcare businesses and personal service industries. One tourism operator noted that while she does not export, she provides accommodations for tourists, and understands that that is a contribution to foreign sales.
- Women who intend to expand their business in the next three years were slightly more likely than others to be currently exporting. However, the reasons why they were not currently exporting were the same regardless if the woman business owner intended to expand or not.
- There is a small group of firms not currently exporting that noted they had not thought about the possibility or are planning on it in the future. We estimate this group to be less than 15% of all businesses.

Chart 3.26 Percentage of Businesses Involved in Export Training and Trade Missions

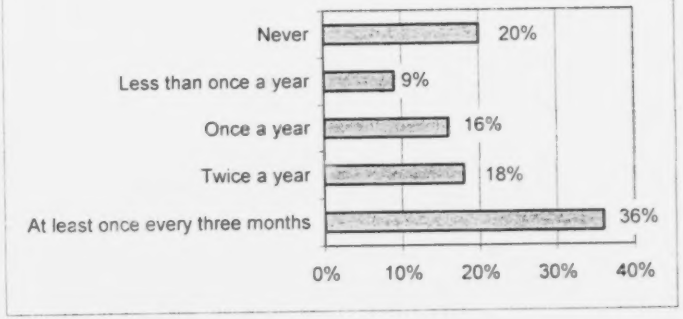
	Per cent (N=400)
Have participated in a Trade Mission to a foreign country sponsored by a government agency or department.	6%
Have participated in a program, course, or workshop on exporting that was sponsored by a government agency or department.	16%
Would be interested in attending a seminar or workshop on exporting within the next 12 months	25%

3.3.3. Export Training and Trade Missions

- 6% of women business owners in Atlantic Canada have participated in a Trade Mission. This is somewhat higher for women operating in the goods-producing sector (12%) and for women from Newfoundland and Labrador (11%).
- 16% of women indicated they had attended a program on exporting. Women from New Brunswick were the least likely to have attended such an event (10%).
- The women who currently export their goods or services are most likely to have participated in Trade Missions or export training.
- Overall, 25% of women indicated they would be interested in attending a seminar or workshop on exporting within the next 12 months. This appealed to a greater percentage of women in the goods-producing sector (37%) than in the services-producing sector (20%). Women in Newfoundland and Nova Scotia were most interested (36% and 27% respectively).

3.4. Networking and Mentoring

Chart 3.27 - Participation in Business Networking



3.4.1. Networking

- 36% of women reported they participate in business networking activities at least quarterly.
- Women in the goods-producing sector were less likely to participate in networking, with 26% indicating they never network.
- Women in urban centres attend networking activities most frequently, with more than half (54%) reporting they participate in activities at least every three months.

Chart 3.28 - Involvement in Groups and Organizations

	Per cent
Association or society related to profession.	58%
Business organization (i.e. Board of Trade, Chamber of Commerce, Conseil économique du N.-B.).	34%
Business or professional women's club or organization.	19%
Service club (i.e. Rotary, Lions Club, Club Richelieu).	10%

- Women were asked if they belonged to various business organizations, service clubs or professional associations. The majority of women business owners (58%) belong to an association or society related to their profession. Almost 20% belong to a women's club or organization.
- Provincially, women in Newfoundland and Labrador had low participation in associations related to their profession (46%) and business organizations (26%). New Brunswickers had the lowest participation in women's organizations (11%).
- Women in the goods-producing sector consistently had lower membership and participation in all organizations than their counterparts in the services-producing sector.
- Women in rural areas (<5,000) were least likely to belong to business organizations (25%) compared to their counterparts in small towns and urban centres (42% and 44% respectively). Women in rural areas also had low membership in women's organizations (13%), while those in urban centres were most likely (31%) to belong to these organizations.
- 23% did not belong to any organization, with the main reasons cited being they were too busy to participate in these activities, there are no organizations (or not aware of organizations) in their area and they see no need or benefit in participating.

Chart 3.29 - Percentage of Business Owners with Mentors

3.4.2. Mentoring

- 40% of women business owners in Atlantic Canada have now or have had in the past a business mentor (defined as an experienced and trusted advisor who has helped them with their business).
- Women in Newfoundland and Labrador were least likely (30%) to have had a mentor than their Atlantic region counterparts.
- Most (69%) of these mentoring arrangements were characterized as informal, while 27% were part of a formal mentor program.
- Half of the women with mentors indicated this person was a male, a quarter had female mentors, and the remaining quarter had both male and female mentors.

Chart 3.30 - Who WBOs go to for Advice and Guidance with their Business

	Per cent (N=400)
Business or professional associate	42%
Family or friends	15%
Government department or agency	13%
I would research it myself (i.e. books, reports, internet)	9%
Accountant, banker or financial adviser	7%
All other	4%
Don't Know / Not Sure	10%

- We asked women business owners who they would go to if they needed advice or guidance with their business. The responses have been summarized in Chart 3.30.
- Most women (42%) indicated they would ask a business or professional associate for advice. This represents almost half of those who offered a response.
- Only two respondents specifically mentioned a "mentor."
- 10% said they did not know who to go to for advice and guidance.

3.5. Access to Business Counseling, Advisory and Support Services

Chart 3.31 - Where Women go for Business Counseling, Advisory or Support Services

	Per cent (N=400)
Business enterprise centre	14%
Provincial government department or agency	10%
Industry organizations	9%
Accountant	7%
Federal government department or agency	6%
Economic development agency	6%
A CBDC	4%
Non-profit community organization	4%
Family/friends	4%
Bank	3%
Other	5%
Don't know / Not Sure	30%

- We asked women business owners "If you needed professional business counseling, and advisory or support services for your business, where would you go?" Results are reported in Chart 3.31.
- 30% of the women surveyed said they did not know where they would go.
- Women are most likely to contact a business enterprise centre (14%) or a provincial government agency or department (10%). Interestingly, women mentioned industry organizations and accountants next frequently as a source of counseling, and advisory or support services for their business. Federal agencies, including ACOA, were identified as a possible source of information or support by 6% of women.

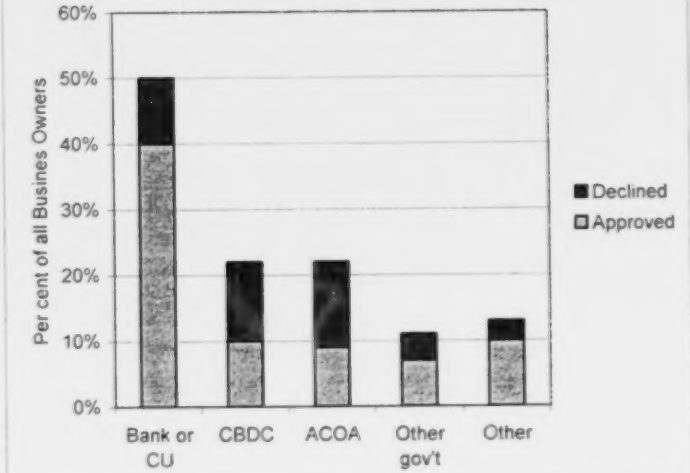
Chart 3.32 - Topics for which Women Need Business Counseling, Advisory or Support Services

	Per cent (N=400)
1. Financial management (cash flow, bookkeeping, accounting)	27%
2. Marketing and promotion	21%
3. Business planning	9%

- When asked what were the three most important topics that they need business counseling, and advisory or support services for, women clearly identified financial management as the top issue, as reported in Chart 3.32.
- Other topics beyond these top three were mentioned by fewer than 5% of the respondents. These topics included customer service, how to manage growth, how to obtain financing, best use of technology, and how to export.

3.6. Access to Financing

Chart 3.33 - Application for Financing on Start-up



3.6.1. Financing for Start-up

- Women starting businesses in the Atlantic region seek financing from a range of sources, with 68% seeking financing from at least one of the sources in Chart 3.33.
- Half went to banks or credit unions, with 78% of their applications being approved. Loans ranged from $1,000 to $2 million with the median[2] loan at $20,000 and one-third of loans received were less than $10,000. (Average loan was $60,000.)
- 22% of women went to CBDCs with slightly less than half being approved for financing. Loans ranged from $200 to $250,000[3] with the median loan $12,500 and 47% of loans received were less than $10,000. (Average loan was $35,000.)
- 22% of women went to ACOA for start-up financing, with 43% of the applicants receiving money. Loans ranged from $500 to $330,000 with the median loan being $11,000 and half the loans were less than $10,000. (Average loan was $43,000.)
- 11% of women sought start-up financing from other government agencies, with 69% receiving support. Loans ranged from $500 to $400,000 with the median loan about $17,500. Thirty-six per cent of loans received were less than $10,000. (Average loan was $65,000.)
- 13% of women indicated they went to other sources for financing to start their business. This included family, venture capital and investors, community development funds, using their RRSPs and personal credit cards, etc. The majority of these women (69%) were successful in securing this financing, which ranged from $2,000 to $500,000 with the median loan being $10,000, and 53% of loans received being less than $10,000.

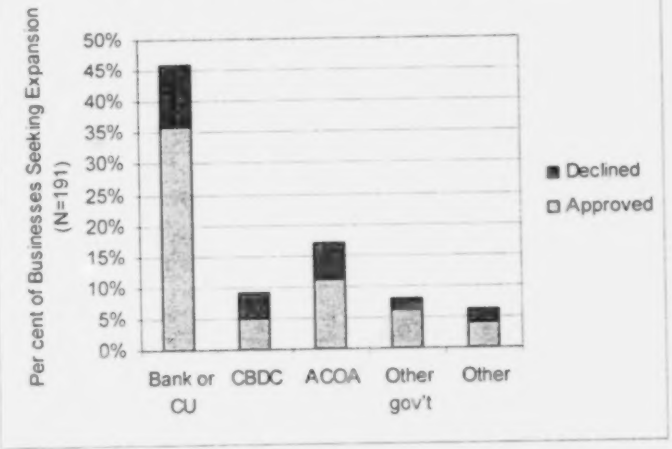
[2] The median is the mid-point value, where half the loans received have a value below and half have a value above.

[3] While these are the values reported by survey respondents, there is reason to suspect the accuracy of some amounts. For example, the maximum amount a CBDC can lend is $125,000, so the respondent reporting she received $250,000 was either lumping multiple loans together or recalling the amount incorrectly. Similarly, it is unlikely ACOA would make a commercial loan of $500, yet this is the amount a respondent reported receiving from this source.

Chart 3.34 - Top Reasons Financing was Declined

Bank/Credit Union:	My idea was not considered viable
	I was considered a high risk
CBDC:	Not considered a "new" business
	I could not get matching credit from a bank
ACOA:	Business/loan too small
	My idea was not considered viable
	Not considered a "new" business

Chart 3.35 - Application for Financing to Expand

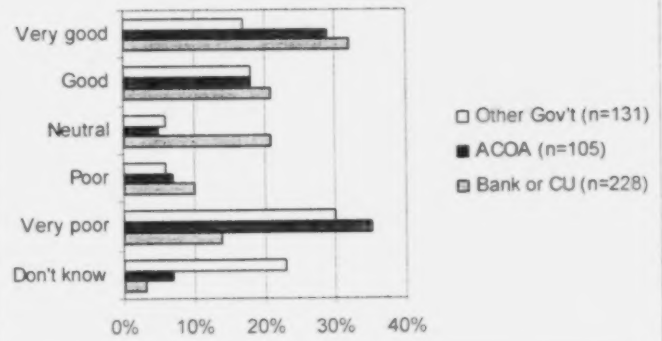


- Women who did not receive the financing they sought said the reason they were given by banks and credit unions was that their ideas were high-risk or not viable, while the issue with CBDC and ACOA seemed to be problems with program regulations.
- While the sample is too small to analyze all financing aspects by province, sector or community size, two trends are apparent: Women in Newfoundland and Labrador consistently report the lowest financing approval rates with all funders, and businesses in the goods-producing sector experience above average financing approval rates. There is little variance by size of community.

3.6.2. Financing for Expansion

- About half of the women business owners (48%) indicated they had investigated expanding their business at some point. These women were asked about their experience accessing financing to expand their business.
- Banks and credit unions are the main place women go to for expansion financing, with 46% going to banks and credit unions and about 78% successfully getting their requested financing. Loans ranged from $1,000 to $1 million with the median loan being $25,000. About 32% of loans received were less than $10,000. (Average loan was $65,000.)
- 17% of women contemplating expansion went to ACOA for financing, with 64% of the applicants receiving money. Loans ranged from $10,000 to $300,000 with the median loan being $48,000. (Average loan was $48,000.)
- 9% of women sought expansion financing from CBDCs, 8% from other government agencies and 6% from other sources. Overall, about two-thirds received the support requested from these sources.
- The reasons women did not receive the financing they sought was unique to each circumstance, with very few common reasons. The reasons cited most frequently included: the business/loan was too small for them to bother, the business type or industry was not eligible for financing, they did not understand my plan, I was considered a high risk, and the bank had unrealistic demands.

Chart 3.36 - General Experience With Lenders



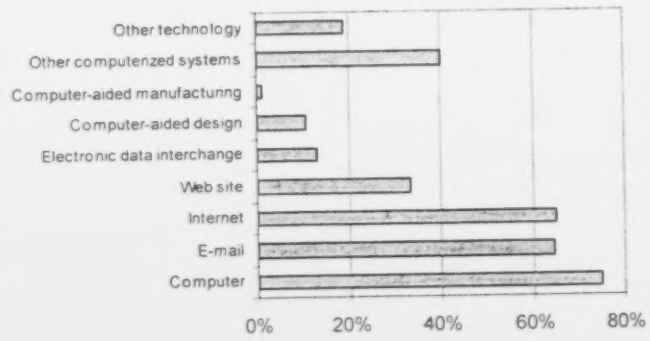
3.6.3. Experience with Lenders

- Women business owners were asked to rate their experiences with lenders with whom they had dealt. Provincial breakdowns are provided in Appendix III; however the numbers are too small to report here as reliable results.

- A higher percentage of women rated their experience with banks and credit unions as "good" or "very good" (53%) compared with ACOA (47%) and other government programs (35%). Forty-two per cent of women rated their experience with ACOA as "poor" or "very poor," followed by other government programs (36%) and banks and credit unions (24%). About one quarter of women said they "didn't know" how to rate other government programs, even though they had dealt with them in the past.

3.7. Technical Capabilities of Business, R&D and Innovation

Chart 3.37 Percentage of Businesses Using Technologies



- Women business owners were asked a series of questions to assess their businesses' technical capabilities, involvement in research and development (R&D) and level of innovation.
- Chart 3.37 shows the percentage of business owners who indicated they were using a particular technology. This ranged from a high of 75% using basic computer technology in their day-to-day work, to 1% who are using computer-aided manufacturing processes. About two-thirds use e-mail and the Internet.
- Businesses in Nova Scotia are using technology to a greater extent than businesses in the rest of the Atlantic region.
- As we would expect, use of computer-aided design (18%) and computer-aided manufacturing (3%) is predominately in the goods-producing sector.
- Other computerized systems, used by 40%, included inventory control and accounting.
- Other technologies respondents identified included general office equipment (i.e. fax, debit machines, photocopier, digital camera) and industry specific technical equipment (i.e. medical technology testing equipment, embroidering machine, computerized kiln).

Chart 3.38 - Percentage of Businesses Involved in R&D and Innovation

Type of R&D or Innovation	Per cent (N=400)
Carried out research & development for a new product or process	34%
Applied for a license or patent for a new product	7%
Involved in a partnership or joint venture with another company to pursue innovative ideas	14%
Involved in a partnership or joint venture with a university or research institute to pursue innovative ideas	9%
Carried out research & development work that would be considered new and innovative	14%

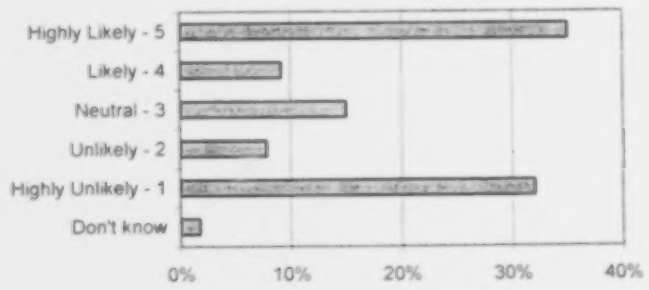
- Chart 3.38 shows the percentage of all women surveyed who indicated they were involved in some kind of R&D and innovation activity. A third of respondents reported that they carried out R&D for a new product or process.
- Half of the firms in the goods-producing sector reported they have undertaken R&D. These firms are also slightly more likely than their services-producing sector counterparts to have applied for a license or patent, have been involved in partnerships or joint ventures to pursue innovation, or carried out work that would be considered innovative.
- Businesses in urban centres were more likely to report having been involved with a university or research institute to pursue innovative ideas, and to have carried out R&D that would be considered new and innovative.
- There were no significant differences by province.

3.8. Management Skills and Training Needs

Chart 3.39 - Priority Areas for Training

	Frequency of mention
1. Financial management	18%
2. Marketing and promotion	14%
3. Computer skills	13%
4. Customer service	10%
5. Business planning	9%
6. Time management	7%
7. Managing employees	7%
8. Industry specific training	6%

Chart 3.40 - Likelihood of Taking Training



- Women business owners indicated that they need business counseling, and advisory or support services in the areas of financial management, marketing and promotion, and business planning, to name the top three. (See Section 3.5 for details.) When asked about areas in which they need training, women provided almost the same priorities.
- The three most important topics for which women want training are in financial management, marketing and promotion, and computer skills.
- Other training needs accounting for less than 5% of the responses were learning how to manage growth of the business, inventory control and quality control.
- Only 5% of respondents indicated that they had no need for training.

- When asked to rate the likelihood that they would take training (on a scale where one is "highly unlikely" and five is "highly likely") within the next 12 months, women were divided. About 44% are "likely" or "highly likely," while 40% are "unlikely" or "very unlikely."
- Women in the services-producing sector are more likely to take training than those in the goods-producing sector (47% versus 32% "likely" or "highly likely").
- Just over half of those indicating they were "very unlikely" to take training within the next 12 months claimed they had no need or interest in training. Other reasons respondents are not likely to take training are that they do not have the time for training and no training is available near their location.

3.9. Challenges of Being a Woman Business Owner

Chart 3.41 - "Do you face specific challenges as a woman business owner?"

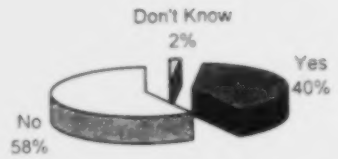


Chart 3.42 - Specific Challenges for Women

1. Access to money and financial support
2. Prejudice against women in business
3. Not taken seriously
4. Running both a business and family
5. Men have advantage in many markets

- As Chart 3.41 shows, 40% of respondents reported that they face specific challenges as women business owners. These women were asked to explain the challenges they face, and these points are summarized in Chart 3.42.
- Women were more likely to report they faced challenges if they lived in urban centres (52%), Newfoundland and Labrador (46%), or operated in the goods-producing sector (45%).
- The single biggest challenge faced by women business owners was access to financing. Women stated that financing was either not available to women or it was difficult to get approval. The majority felt it was because they were women, as banks often require someone to co-sign their loans. It was also felt that financing is not readily available to small business. Some stated it was easier to get a larger loan than the smaller amounts needed. In fact, financing is the most dominant theme throughout the survey areas of challenges, needs, and training requirements. Women want counseling, information and training in all areas of finance. But most of all, women business owners report that they need greater access to financing.
- Those women who felt they faced challenges expressed an overall feeling that there was a general prejudice against women in business. Many respondents felt that it is still a man's world and many mentioned difficulties in breaking into "the old boys' club." It was felt that customers, other businesses, governments and banks would rather deal with a man. Additionally, they noted many people dealing with their businesses assumed there was a male owner. Women felt they were not respected and were perceived as inferior to men. Some businesses and governments intimidate women. These general attitudes were also seen as giving men a business advantage, especially in markets that are considered non-traditional for women.
- Many women said they were not taken seriously and their authority and skills were often questioned. Caregivers and crafters were seen as doing 'woman's work,' which was not considered important.
- Women also face the challenge of running a business along with having a family. Women are often the primary caregiver to their family and this adds to their business challenges.

3.10. Ways in Which ACOA Could Support Women Business Owners

About 85% of the respondents provided comments and suggestions when asked what is the most important thing that ACOA could do to support women business owners. One respondent summarized the majority of answers by stating, "The first thing is reasonable financing, and the second is making training available that is applicable to a person's needs."

One-third of women requested more funding in the form of loans, grants and initiatives. This was by far the most important support ACOA could give women business owners. The financing is needed for start-up, expansion, training, new employee support and equipment. There was a hope that ACOA would encourage women to access available funding by making the process easier and treating women with equal consideration and respect. There was also a feeling that ACOA caters to people who request large amounts of money, making it hard for small business owners to obtain smaller amounts of financing. Some felt it was almost an impossible task to go through the application process and it should be made more user-friendly.

Women business owners also requested training from ACOA, mainly in the form of workshops in finance, marketing, and management. Information sessions would also be considered valuable to keep them current on what is going on in business, as well as what is available from ACOA. Information could also be delivered via the Web or a small business newsletter. It was suggested that other business owners could provide mentoring and professional coaching, as well as deliver training. Training sessions should be short, affordable and in various locations to make it more accessible.

It was requested that ACOA focus more on small business and not exclude any market sector, such as daycares. Equal consideration must be given to all business types, as well as all women business owners. Some requested programs for different types of service businesses, "instead of focusing on exporting and importing" businesses.

Women felt ACOA needed to "listen better" and be "more approachable" and "responsive to individual needs." It was suggested that ACOA representatives spend more time with owners in their place of business to share ideas and information.

Some women business owners also requested a support network and mentoring program to have more women helping women. Another important support item was to have easy access to information, and that ACOA promote what information it has available and how to access it. Other areas of support mentioned were business planning, access to benefits (especially maternity/parental leave for self-employed business owners), tax breaks for caregivers and continuing positive initiatives like doing this survey.

4. Secondary Research Findings

The objective of secondary research is to paint of portrait of women business owners in Canada and Atlantic Canada. To the extent possible, secondary data compare Atlantic women business owners to male counterparts in the region, and female counterparts nationally. Charts are presented in the body of the text, with corresponding tables included in Appendix IV.

4.1. Prevalence and Characteristics of Women-owned Businesses

The data in this section are taken from two key sources: Statistics Canada's Labour Force Survey (LFS) and the 2001 census.

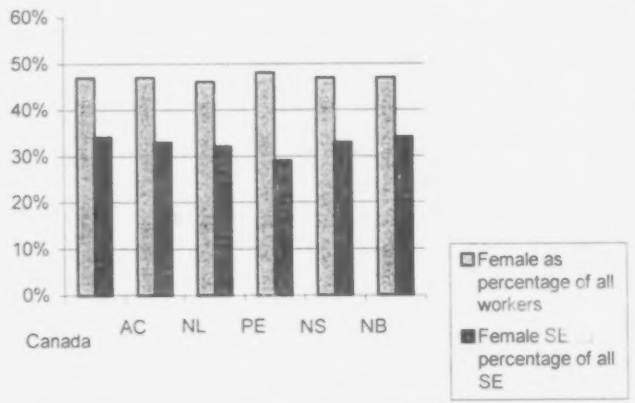
The Labour Force Survey is a household survey carried out monthly by Statistics Canada. It is conducted in 52,000 households across Canada. Excluded are people living in the Northwest Territories, Nunavut, and residents of Indian reservations, hospitals, penitentiaries, and long-term care facilities as well as full time members of the Armed Forces. Parliamentary legislation has made it mandatory for people to participate in the LFS because of the vital information it provides about Canada's labour market. Respondents remain in the survey for six consecutive months. The LFS provides a wide range of information on employment, unemployment, self-employment and labour force participation. Trends in self-employment by sector are followed closely by those interested in the role played by small and medium-sized businesses in job creation and economic growth.[4]

The LFS defines "self-employed" as follows: "Includes persons 15 years of age and over who worked since January 1, 2000, and for whom the job reported consisted mainly of operating a business, farm or professional practice, alone or in partnership. Some examples include: operating a farm, whether the land is rented or owned; working on a freelance or contract basis to do a job (i.e. architects, private duty nurses); operating a direct distributorship selling and delivering products such as cosmetics, newspapers, brushes and soap products; and fishing with own equipment or with equipment in which the person has a share. Respondents were to specify if their business was incorporated or unincorporated, as well as if they had paid help or no paid help."[5]

[4] http://www.statcan.ca/english/survey/labour/labour.htm#labour

[5] The 2001 Statistics Canada Census dictionary http://www.statcan.ca/english/census2001/dict/pop023.htm

Chart 4.1 - Female employment, self-employment as percentage of total, 2001

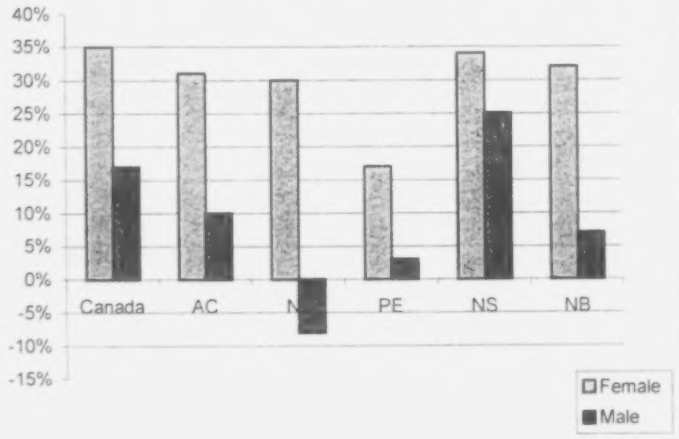


4.1.1. Self-employment as percentage of total employment

Women make up 47% of the workforce in both Canada and Atlantic Canada, based on data from the 2001 census. This figure is fairly constant, running from a low of 46% in Newfoundland and Labrador to a high of 48% in PEI. This figure has increased only slightly since the 1996 census, when women represented 46% of the workforce nationally.

In 2001, women represented 34% of the self-employed workforce in Canada; 33% in both Atlantic Canada and Nova Scotia; and 32% in Newfoundland and Labrador, 29% in Prince Edward Island and 34% in New Brunswick. This figure has increased by 2% across the country and 3% across the region since the 1996 census.

Chart 4.2 - Growth in self-employment, 1992 - 2002

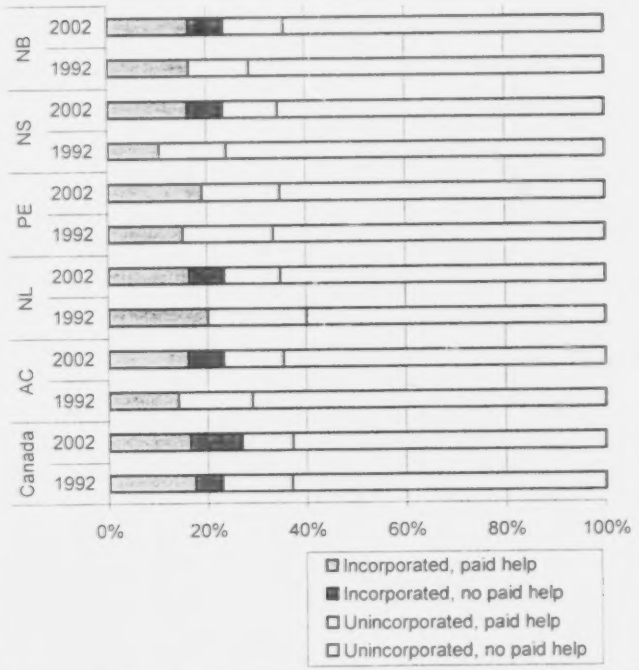


4.1.2. Growth in self-employment 1992-2002

Canada has seen significant growth in self-employment during the 1990s, and much of it is attributable to women. According to LFS data, the number of self-employed people in Canada increased by 22% between 1992 and 2002. Broken down by gender, the number of self-employed nation-wide increased by 34.5% for women and 16.5% for men. In Atlantic Canada, the number of self-employed increased by 17% in the same time period; broken down by gender, by 31% for women and by 10% for men. Of the Atlantic provinces, Nova Scotia saw the greatest increase in female self-employment, at 33.5% (compared to an increase nationally of 34.5%).

In absolute numbers, in the region, there were almost 12,000 more self-employed women in 2002, compared to 1992, and 8,300 more self-employed men. In this 10-year period, women contributed to 59% of growth in the overall number of self-employed. Despite this growth, however, women still trail compared to men. In total, there were 50,000 self-employed women in Atlantic Canada in 2002, compared to 89,000 self-employed men.

Chart 4.3 - Self-employed women by category, 1992 and 2002



4.1.3. Self-employment by gender, by category

Statistics Canada provides four categories of self-employment, including: incorporated with paid help; incorporated with no paid help; unincorporated with paid help; and unincorporated with no paid help. The latter category represents essentially one-person operations. Half (50%) of all self-employed in Canada fell into the "unincorporated, no paid help" category in 2002. Broken down by gender, however, more Canadian women (61%) are unincorporated with no paid help than Canadian men (45%).

In Atlantic Canada, in the same year, 64% of self-employed women were unincorporated with no paid help, compared to 41% of self-employed men.

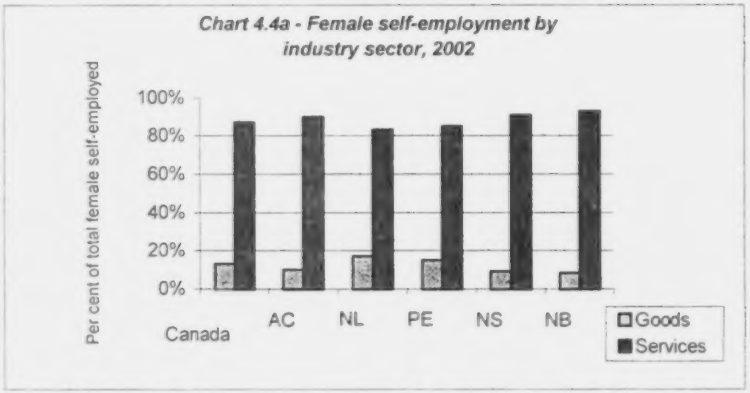
In the past decade, in Atlantic Canada, the percentage of self-employed women who are unincorporated with no paid help has decreased (from 66% to 64%); the percentage who are incorporated with no paid help has increased from zero per cent to 7%; and the percentage who are incorporated with paid help has increased from 13% to 16%.

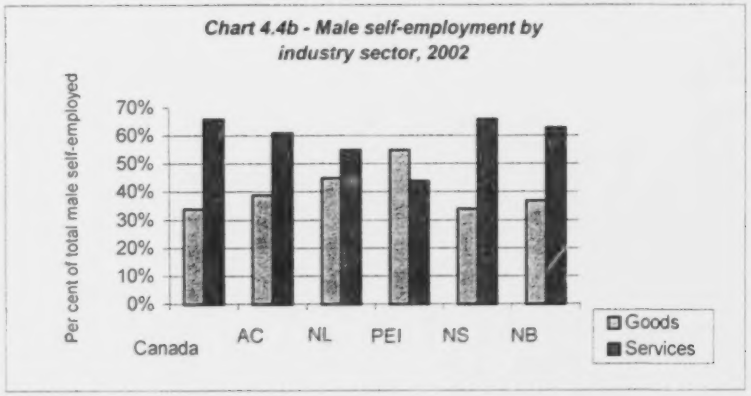
The percentage of female self-employed who are unincorporated with no paid help has actually increased nationally in a decade (58% to 61%) while it has decreased in Atlantic Canada (66% to 64%). On both national and regional levels, 16% of female self-employed in 2002 were incorporated with paid help.

4.1.4. Self-employment by industry

There is a significant difference between the types of industries in which self-employed women and self-employed men are involved. Nation-wide, the split between the goods-producing sector versus the services-producing sector is 27% and 73% respectively. When this is broken down by gender, however, self-employed men are involved 34% in goods and 66% in services, compared to 13% of self-employed women who are involved in goods and 87% who are in services. The difference is more dramatic in Atlantic Canada where 10% of self-employed women are in the goods-producing sector, compared to 90% who are involved in the services-producing sector.

Nationally, 4.7% of self-employed men and 2.9% of self-employed women are involved in manufacturing, compared to 4.1% of self-employed men and 1.4% of self-employed women in Atlantic Canada. Charts 4.4a and 4.4b below demonstrate graphically the contrast in involvement of women versus men in the goods-producing sector compared to the services-producing sector.





4.1.5. Self-employment by occupation

There is also a significant difference in the occupations that self-employed women are involved in, compared to their male counterparts. In all Atlantic provinces, around 80% of the self-employed, both women and men, fall into five categories of the National Occupational Classification (NOC) system. These include: A – Management occupations; B – Business, financial and administrative occupations; G - Sales and services occupations; H – Trades, transport and equipment operators and related occupations; and I – Primary industry occupations. The four charts on the following page show the relative participation in each of these categories by self-employed women and men.

In Newfoundland and Labrador, the greatest percentage of self-employed women (28%) is in sales and service occupations, compared to 7% of self-employed men, followed by management occupations (24%), compared to 21% of self-employed men. The greatest percentage of self-employed men (33%) is in primary industry occupations, compared to 14% of self-employed women in this category.

In Prince Edward Island, the greatest percentage of self-employed women (28%) is also in sales and service occupations, compared to 6% of their male counterparts, followed again by management occupations (19%), compared to 16% of male counterparts. As might be expected, 46% of self-employed men are in primary industry occupations.

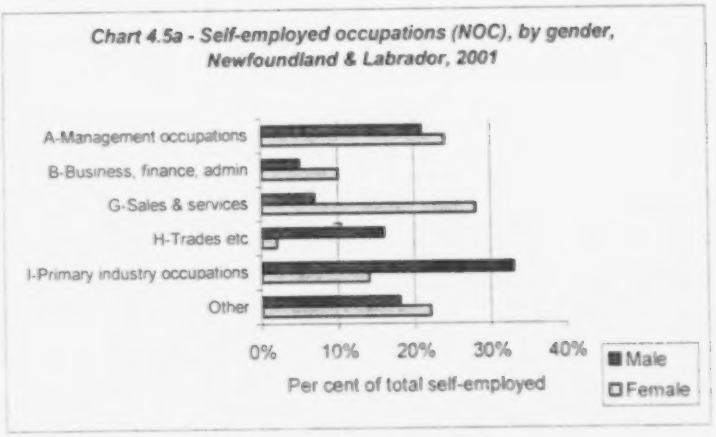


Chart 4.5a - Self-employed occupations (NOC), by gender, Newfoundland & Labrador, 2001

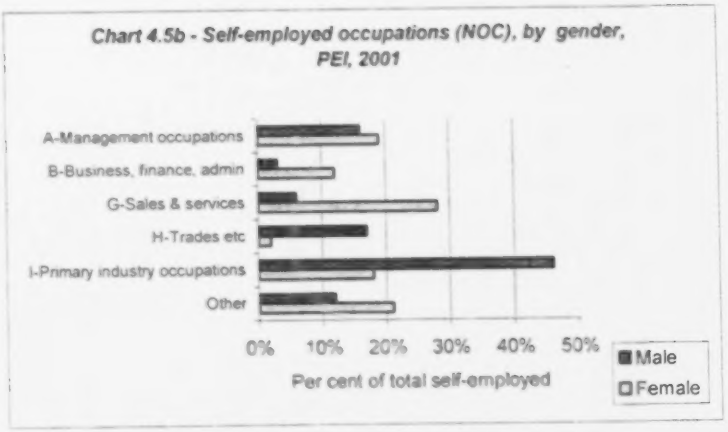


Chart 4.5b - Self-employed occupations (NOC), by gender, PEI, 2001

In Nova Scotia, 29% of self-employed women are in sales and service occupations and another 29% are in "other" occupations (which include C – Natural and applied sciences and related occupations; D – Health occupations; E – Occupations in social science, education, government service and religion; F – Occupations in arts, culture, recreation and sport; J – Occupations in processing & manufacturing). The greatest percentage of self-employed men in Nova Scotia falls into Trades (24%), followed by primary industry occupations and management occupations (21% each).

In New Brunswick, 40% of self-employed women are in sales and service occupations, compared to 8% of their male counterparts, followed by 22% in "other" and 19% in management occupations (compared to 18% of men in "other" and 22% of men in management occupations). The greatest percentage of self-employed men in New Brunswick (27%) is in the trades.

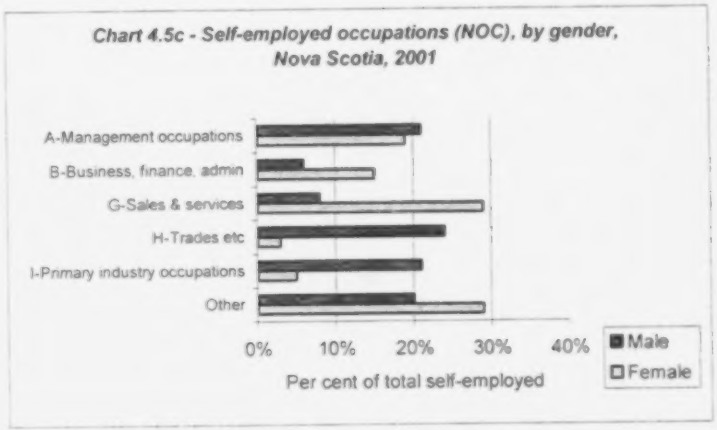


Chart 4.5c - Self-employed occupations (NOC), by gender, Nova Scotia, 2001

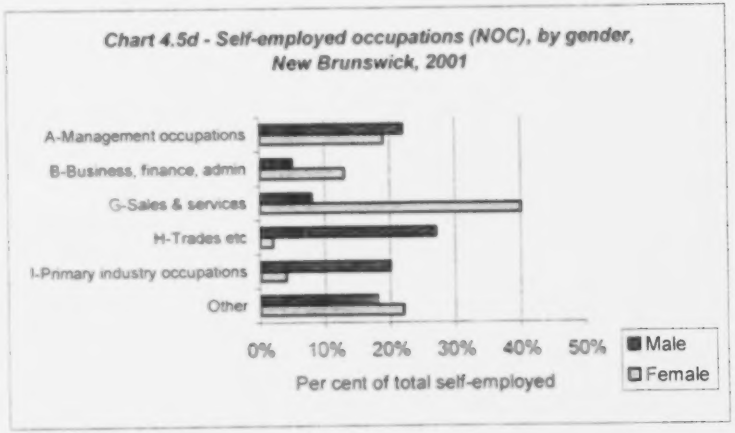
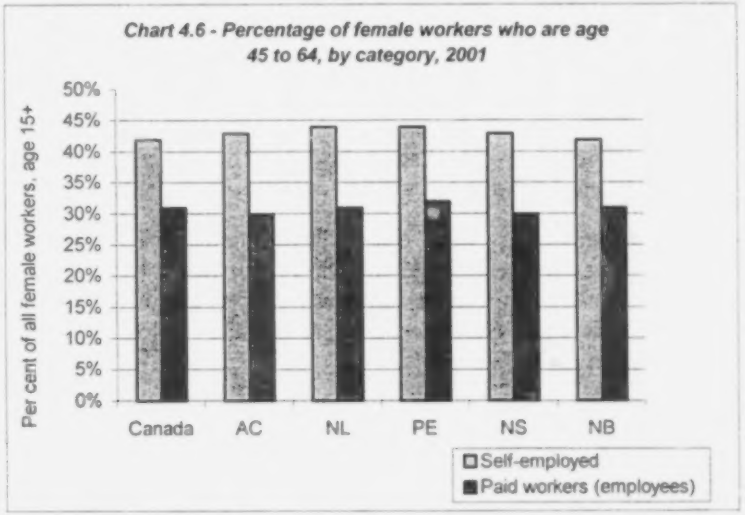


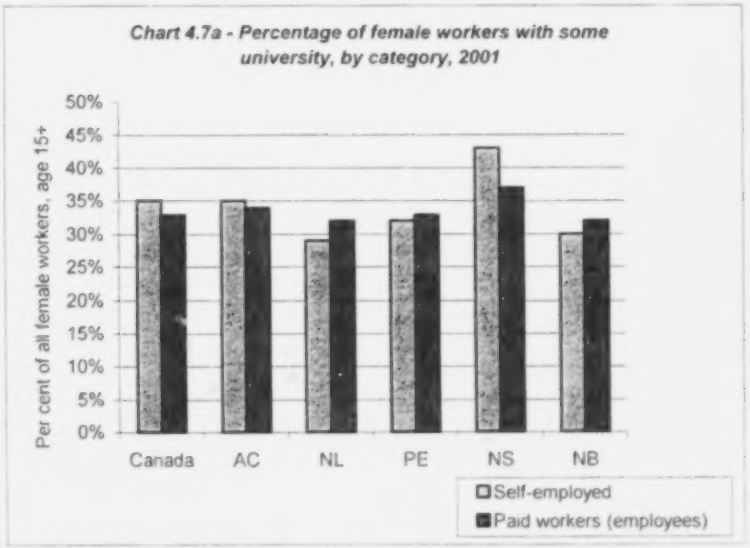
Chart 4.5d - Self-employed occupations (NOC), by gender, New Brunswick, 2001



4.1.6. Self-employment by age

Self-employed women tend to be older than their female counterparts in the workforce. For example, in Canada as a whole, 42% of self-employed women fall into the 45 to 64 age bracket, compared to 31% of women in the paid workforce (i.e. employees working for wages, salary, tips or commissions). This gap is slightly larger in the Atlantic region where 43% of self-employed women are between 45 and 64, compared to 30% of women in the paid workforce.

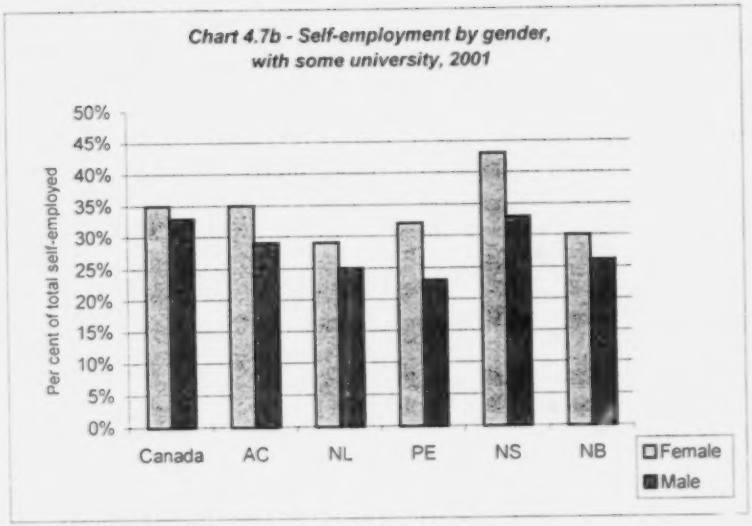
As Chart 4.6 demonstrates, the pattern in each of the four Atlantic provinces closely reflects the national picture.



4.1.7. Self-employment by educational background

If we compare the educational background of self-employed women with their counterparts in the paid workforce, however, the gap is less significant than with age. In Canada, 35% of self-employed women have attended university (with or without completing a degree) compared to 33% of women in the paid workforce.

Overall, in Atlantic Canada, 35% of self-employed women have also attended university compared to 34% of women in the paid workforce. Broken down by province, however, a slightly greater percentage of female paid workers have some university, compared to female self-employed in three of the four provinces: 32% of paid workers versus 29% of self-employed women in Newfoundland and Labrador; 33% versus 32% in Prince Edward Island; and 32% versus 30% in New Brunswick. The exception is Nova Scotia where self-employed women have more education than their female counterparts in the paid workforce: 43% of female self-employed, compared to 37% of female paid employees, have some university.



If we compare self-employed women with their male counterparts, a greater percentage of women, both nationally and within the Atlantic region, have been to university (with or without completing a degree).

In both Canada and Atlantic Canada, as Chart 4.7b shows, 35% of self-employed women have some university. This compares to 33% of self-employed men in Canada and 29% of self-employed men in Atlantic Canada who have some university.

In all Atlantic provinces, a greater percentage of self-employed women have been to university, compared to their male counterparts. The difference is greatest in Nova Scotia where 43% of self-employed women, compared to 33% of self-employed men, have attended university.

These findings are significant, given that we know that the participation rate in adult education and training tends to be higher, the more education one already has.

4.2. Exporting

The most detailed information available to date about Canadian women and exporting is probably a research study carried out for Canada's Department of Foreign Affairs and International Trade (DFAIT) in 1999.[6] This study provided new information on the estimated 10,000 to 26,000 Canadian small and medium-sized enterprises (SMEs) that export and that are owned by women. Under the terms of reference for the study, SMEs surveyed had to employ fewer than 500 employees; export or be planning to export; include at least one woman who held ownership in the commercial undertaking; was actively engaged in the direction of the business; and had the authority to make business decisions, particularly those related to export. Data were obtained through 254 detailed fax-back questionnaires (12% of which were from Atlantic Canada) completed by eligible women business owners (of these, 165 respondents were classified as active exporters and 89 respondents were classified as export planners), 54 in-depth telephone interviews and exploratory focus groups held in Magog, Quebec. The research team also consulted 22 experienced women exporters by means of focus group sessions in Toronto, Calgary and Vancouver, and by direct telephone conversations with women business owners in Halifax. Some key findings include:

- Canadian women are selling their products (both goods and services) all over the world. The US is the dominant market where 74% of exporters are making sales. Sixty per cent of exporters reported activity in Asia and 58% sell in Europe. Active exporters generate close to 40% of their sales in foreign markets.

[6] Beyond Borders: Canadian Businesswomen in International Trade, Equinox Management Consultants Ltd., 1999.

- Export-oriented women-owned SMEs are committed to growth. These women measure success in terms of financial performance, expansion of their firms, and recognition from their clients. They move into international markets to increase sales. Women exporters set aggressive growth targets, expecting to increase both total sales and export sales by more than 50% in the next two years. In addition, they plan to increase their workforce by 33%.

- Women exporters are experienced managers. Active exporters have an average of 15 years of industry experience. Over 70% of women surveyed have a college or university degree. Close to 30% speak more than one language.

- Women exporters want to be taken seriously. Three quarters of business owners surveyed felt that being a woman impacts their export business. In-depth telephone interviews with 54 respondents revealed that gender affects both the export challenges faced by women and the way in which they run their business. A significant challenge for many of these women is their perception that the business community, both foreign and domestic, does not take them seriously enough.

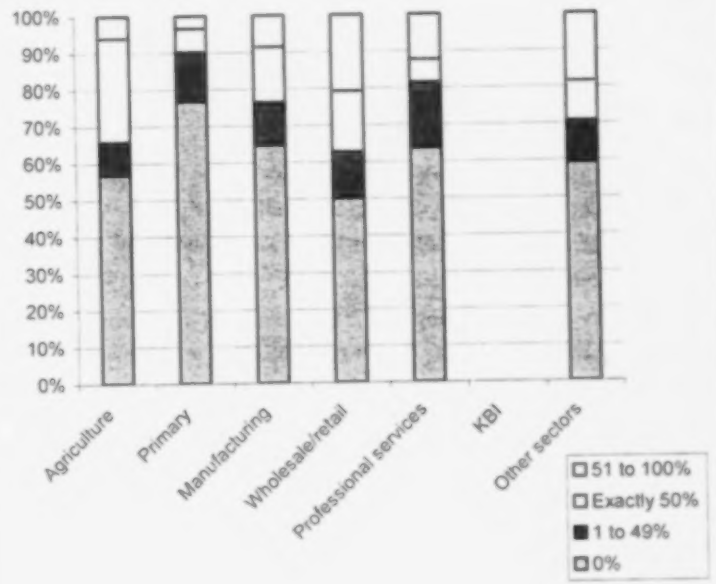
There is conflicting evidence about what percentage of businesses in Canada are involved in exporting. The author of the above study, for example, identified a recent and large-scale study (Canadian Federation of Independent Businesses, 1997) that reported that approximately 15% of small and medium-sized enterprises in Canada were involved in exporting. The Survey on Financing of Small and Medium-sized Enterprises, 2000, published by Statistics Canada in 2002, however, said that 10.6% of respondents nation-wide were exporters; 7.6% of women-owned firms (51%+) exported compared to 10.9% of firms owned 100% by men. In Atlantic Canada, overall 9% of firms exported; 7.3% of women-owned firms exported compared to 9.7% of firms owned 100% by men. This study, however, also references a previous study, carried out by Thompson Lightstone & Company Limited[7], which also reported that 15% of SMEs export.

4.3. Access to Financing

The statistics in this section are taken from the Survey on Financing of Small and Medium-sized Enterprises, 2000, published by the Small Business and Special Surveys Division of Statistics Canada in 2002. These statistics were generated from the responses to a telephone interview that was administered to a sample of 11,000 SMEs during the fall of 2001, of which 1,398 were based in Atlantic Canada. The results are representative of firms with 0 to 499 full time equivalent employees that were operational during 2000 and still in operation at the time the interview was administered. Financing and leasing companies, co-operatives, subsidiaries, not-for-profit organizations, government offices, schools, hospitals and other public sector organizations were excluded. Entrepreneurs who tried to start up a business but failed were also excluded from the survey. Statistics Canada expects to repeat this survey in years to come.

[7] Thompson Lightstone & Company Limited, Small and Medium-sized Businesses in Canada: An ongoing perspective of their needs, expectations and satisfaction with financial institutions, 1998.

Chart 4.8 - Ownership by women, by industry, Atlantic provinces



Of firms surveyed in Atlantic Canada, 59.3% had no female ownership. Women held 51 to 100% ownership in 15.5% of firms surveyed, exactly 50% ownership in 12.8% of firms, and 1 to 49% ownership in 12.5% of firms surveyed.

The chart on the left provides a breakdown of female ownership in Atlantic Canada, by industry.

- The greatest percentage of women-owned firms (51 to 100%) were in the wholesale/retail sector (20.8%), followed by other services (18.7%) and professional services (12.4%).

- Only 5.9% of women-owned firms were in agriculture, compared to 28.2% of firms owned exactly 50% by women.

- Only 8.6% of women-owned firms were in manufacturing, compared to 15% of firms owned exactly 50% by women and 64.7% of firms with no female ownership.

- Data were not available for Knowledge-Based Industries (KBI) for confidentiality reasons (i.e. unless there are three or more respondents, information is typically not released because it may enable individual companies to be identified).

- In Canada as a whole, the greatest percentage of firms owned 51 to 100% by women were also in the wholesale/retail sector (23.9%), followed by professional services (23.4%) and other services (14.6%). Of Canadian women-owned businesses, 11.5% were in Knowledge-Based Industries and 13.2% were in manufacturing.

Chart 4.9 - Ownership by women, by number of employees, Atlantic provinces

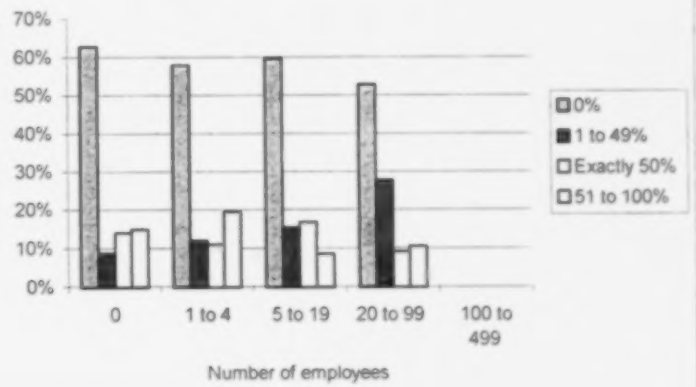


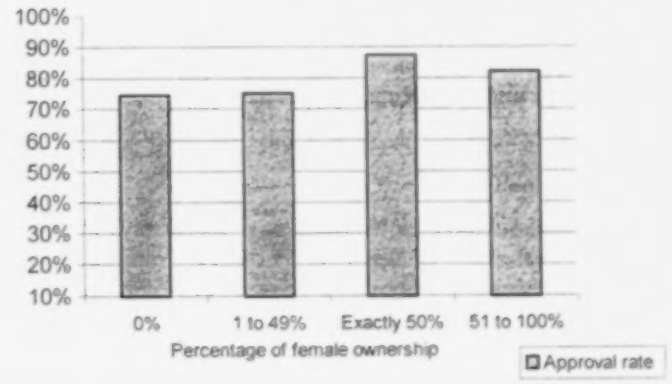
Chart 4.9 provides a breakdown of female ownership in Atlantic Canada, by number of employees.

- The greatest percentage of women-owned firms fell into the 1 to 4 employees category (19.4%). Of firms owned 51% or more by women, 10.5% had 20 to 99 employees. Very few women-owned businesses in Atlantic Canada reported having more than 100 employees.

- Of firms with no employees (other than the owner), 62.6% had no female ownership; 14.8% were owned 51 to 100% by women; 13.9% were owned exactly 50% by women; and 8.7% were owned 1 to 49% by women.

- Canada-wide, the greatest percentage of firms owned 51 to 100% by women also fell into the 1 to 4 employees category (16.2%), followed by the "no employees" category (15.1%). Canada-wide, 9.5% of women-owned firms had 20 to 99 employees, and 4.3% had 100 to 499 employees.

Chart 4.10 - Approval rate for debt financing requests, by female ownership, Atlantic provinces

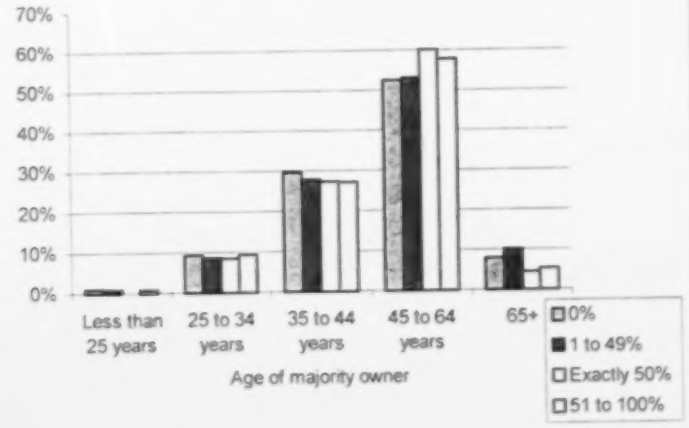


Respondents were asked whether the business or its owners had approached any type of credit supplier in 2000 to request new or additional credit for business purposes. They were asked first about whether they had requested debt financing, and secondly, whether they had requested equity financing or non-repayable contributions. They were also asked whether their request was approved. In Atlantic Canada, the survey included 398 firms that had requested financing.

- 24.6% of Atlantic Canadian women-owned firms requested debt financing, compared to 37.5% of firms owned exactly 50% by women, and 26.2% with no female ownership. Of these, 82.2% of requests from women-owned businesses were approved, compared to 87.3% of firms owned exactly 50% by women and 74.5% of firms with no female ownership. Overall in Atlantic Canada, 78.1% of SMEs had their debt-financing request approved.

- Approval rates for debt financing were comparable Canada-wide for each category, other than firms with no female ownership where the approval rate was 4% higher. Few requests were made for equity financing in Atlantic Canada.

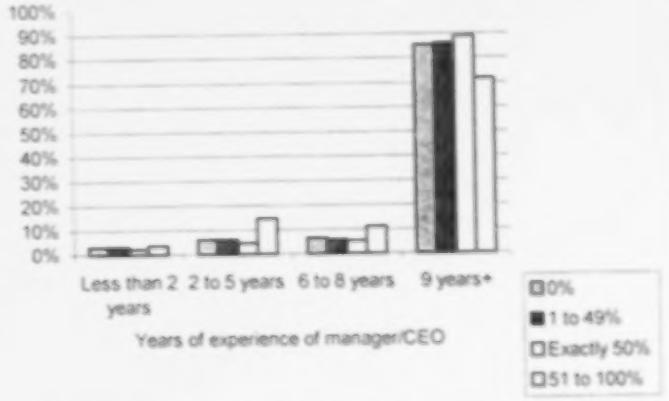
Chart 4.11- Age of majority owner, by female ownership, Atlantic provinces



A question was asked about the age of the majority owner or shareholder of the firm.

- Of women-owned firms in Atlantic Canada, 57.7% were owned by women in the 45 to 64-years-old age bracket, followed by 27.1% in the 35 to 44 age bracket.
- In firms owned exactly 50% by women, 59.9% of owners were 45 to 64; in firms with no female ownership, 52.4% of owners were in this age group.
- As the chart at left shows, the greatest percentage of firm owners fall into the 45 to 64-years-old category, followed by the 35 to 44-years-old category.
- Of women-owned firms in Canada as a whole, 49.5% of majority owners were between 45 and 64 (57.7% in Atlantic Canada), with another 31% in the 35 to 44 age bracket (27% in Atlantic Canada). WBOs in Atlantic Canada tend to be older than their female counterparts nation-wide, and their male counterparts in the region.

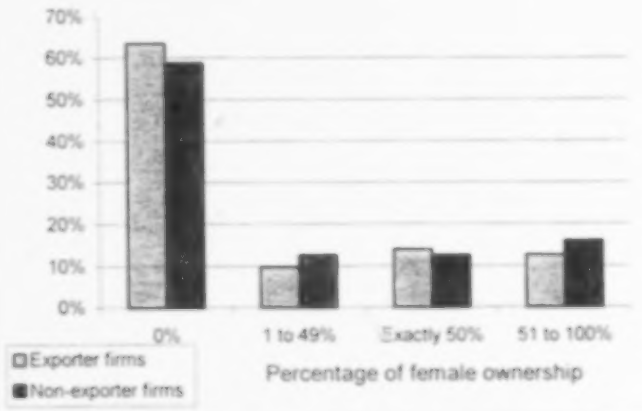
Chart 4.12 - Years of experience of manager/CEO, by female ownership, Atlantic provinces



Respondents were asked how many years of management experience the manager or CEO of the business had in the business's industry, as of December 2000.

- Of women-owned firms in Atlantic Canada, 3% had managers with less than two years' experience; 14% had two to five years' experience; 10.7% had six to eight years; and 71.5% had nine years or more.
- Of firms owned exactly 50% by women, 88.6% of managers or CEOs had nine or more years' experience.
- Of male-owned firms, 85% had nine or more years' experience. This means that a greater percentage of firms owned jointly by a man and a woman had a manager with more than nine years' experience, compared to firms with only male ownership.
- A greater percentage of women-owned firms nationally (75.5% compared to 71.6% in Atlantic Canada) had a manager or CEO with nine or more years' experience. (See Table 4.12b in Appendix IV.)

Chart 4.13 - Export status of firms, by female ownership, Atlantic provinces



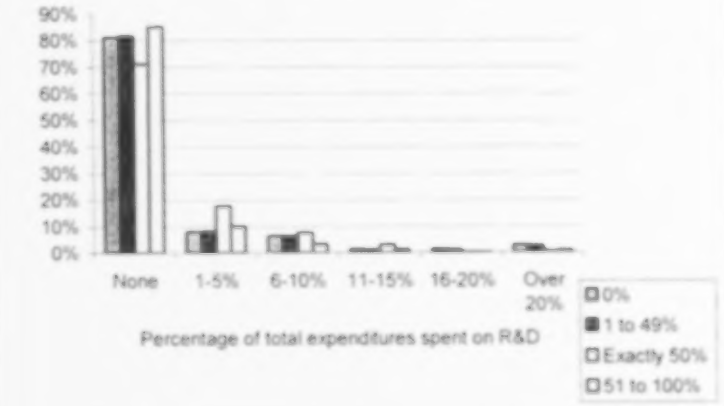
Respondents were asked whether or not they export.

- Of Atlantic Canadian firms that reported exporting, 12.6% had majority ownership by women. Another 13.9% were owned exactly 50% by women; 9.9% had 1 to 49% female ownership; and 63.7% had no female ownership.

- Of firms reporting that they did not export, 15.9% had majority ownership by women. Another 12.5% were owned exactly 50% by women; 12.7% had 1 to 49% female ownership; and 59% had no female ownership.

- Of Canadian firms that reported exporting, 10.8% had majority ownership by women (compared to 12.6% in Atlantic Canada). Another 17.9% were owned exactly 50% by women; 14.3% had 1 to 49% female ownership; and 57% had no female ownership.

Chart 4.14a - Percentage of total expenditures devoted to R&D, by female ownership, Atlantic provinces

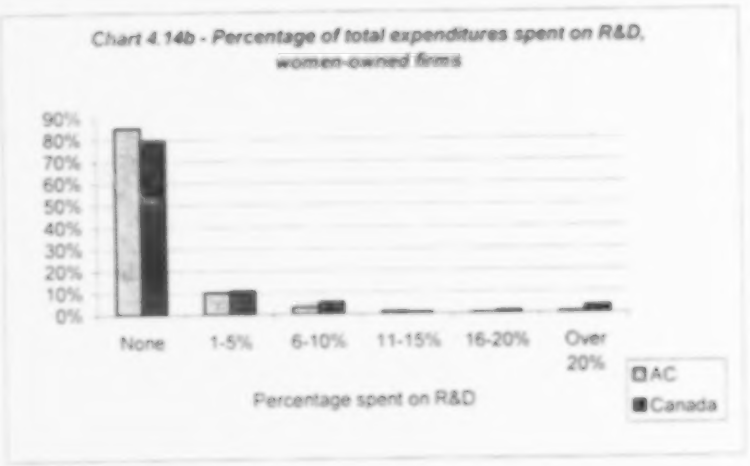


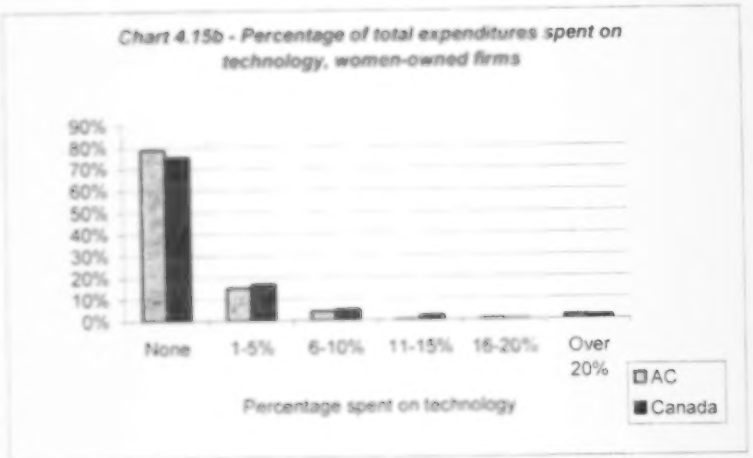
Firms were asked what percentage of their total expenditures was devoted to research and development for products, services and processes.

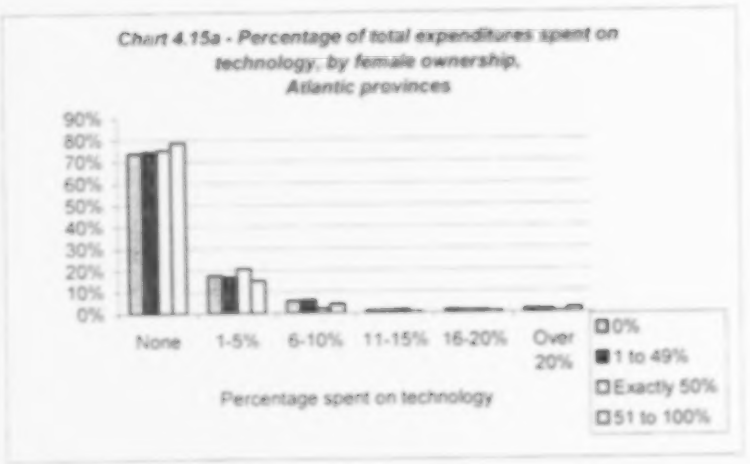
- 85.2% of women-owned firms in Atlantic Canada spent no money on R&D, compared to 71.3% of firms owned exactly 50% by women and 81.2% of firms with no female ownership. Overall, 81% of respondents in Atlantic Canada spent no money on R&D.

- 10% of women-owned firms in Atlantic Canada reported spending 1-5% of their total expenditures on R&D. This compares to 9.5% of all Atlantic Canadian respondents.

- Canada-wide, 79.6% of women-owned firms spent no money on R&D (compared to 85.2% in Atlantic Canada), and 10.7% spent 1-5% of their total expenditures on R&D (compared to 10% in Atlantic Canada). Chart 4.14b (below, left) compares expenditures on R&D by women-owned firms in Atlantic Canada to Canada as a whole.







Respondents were also asked what percentage of their total investment expenditures was devoted to technology acquisition and licensing.

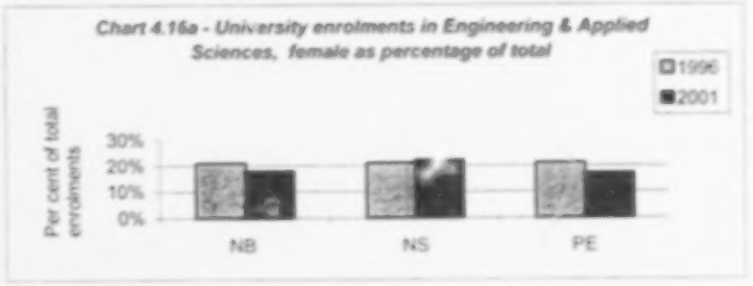
- 78.5% of women-owned firms in Atlantic Canada reported making no expenditures on technology acquisition, compared to 75.3% of firms owned exactly 50% by women, and 73.6% with no female ownership.
- As the chart at left indicates, the vast majority of all respondents made no or little investment in technology acquisition.
- Overall, 75% of SMEs in Atlantic Canada made no investment in technology acquisition, compared to 73% of firms nation-wide.
- Chart 4.15b (above) compares expenditures of women-owned firms in the region to Canada as a whole. In Atlantic Canada, 78.5% of women-owned firms made no expenditures on technology, compared to 75.2% nationally; 14.9% spent 1-5% of the budget on technology, compared to 16.6% nationally; and 1.7% of women-owned firms in the region spent more than 20% of the budget on technology, compared to 1.6% of women-owned firms in Canada.

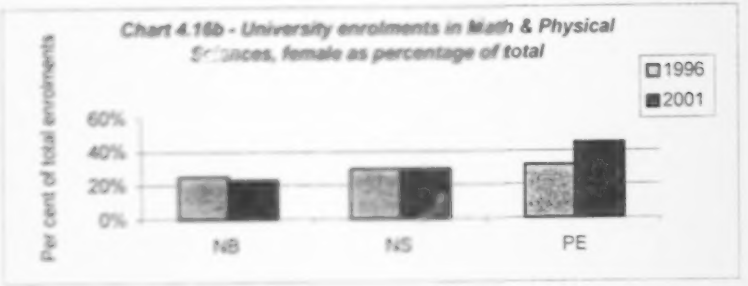
4.4. Participation of Women in Science, Math and Technology Programs

The situational analysis done previous to the launch of the Women in Business Initiative[8] noted that women are becoming increasingly involved in the knowledge-based economy as both users and developers of new technology. It referenced an Industry Canada study, which noted that women have increased their share of self-employment in several high-knowledge sectors such as advertising, business consulting, non-institutional social services, accounting and bookkeeping, and agricultural services. Computer use, in particular, opens up new opportunities for women in terms of e-commerce, network building and accessing information. However, the document indicated that several significant gaps still exist. In particular, it noted that there is a lack of female Information Technology (IT) owners and managers, and a lack of support for women in IT. The number of women entering technical programs (i.e. computer science and engineering) is actually declining and the dropout rate is significant – despite the fact that IT represents one of the key opportunities for women entrepreneurs. In this section, we have a brief look at existing data on enrolments and graduations by women in selected college and university programs.

4.4.1. University Enrolments and Graduations

The two charts below show enrolments at Maritime universities in Engineering & Applied Sciences (left) and Math & Physical Sciences (which includes computer sciences) for 1996 and 2001.[9] (Statistics were available from Memorial University of Newfoundland only for 2000 and 2002, and are not included here.) As the chart shows, enrolments in Engineering & Applied Sciences have decreased in New Brunswick and Prince Edward Island, over a five-year period, and have increased in Nova Scotia. Women still represent less than 25% of total enrolments in this field in Atlantic Canada. Female enrolments in Math & Physical Sciences have also decreased during this period in New Brunswick, have remained stable in Nova Scotia and have increased in Prince Edward Island. Women represent a slightly higher proportion of enrolments in this field, compared to Engineering & Applied Sciences.

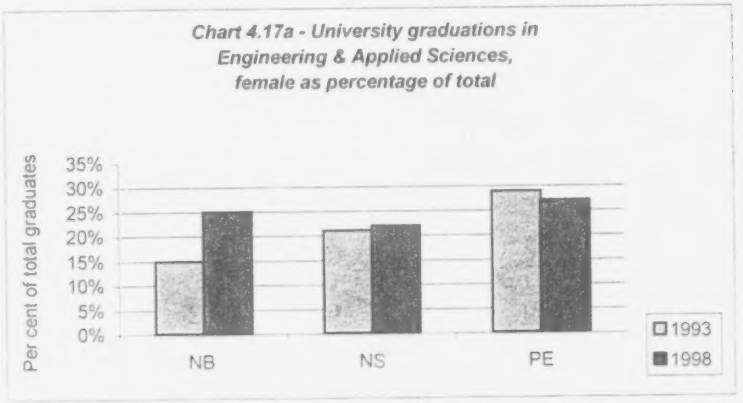


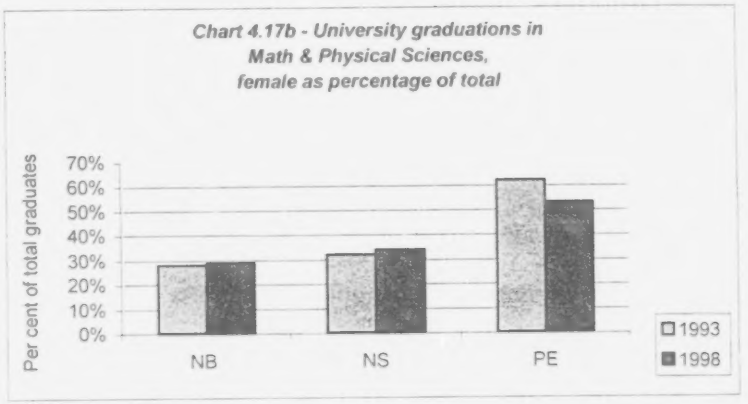


[8] Women Entrepreneurs: Challenges to Business Start-up and Growth. A situational analysis prepared for ACOA, December 2000.

[9] Applied sciences include such subjects as Architecture and Engineering (Chemical, Civil, Electrical, Mechanical). Physical Sciences include sciences that deal with inanimate matter or energy. Subject areas include physics, chemistry, geology etc. (Source: Maritime Provinces Higher Education Commission)

Charts 4.17a and 4.17b show graduations in the same two fields from Maritime universities for 1993 and 1998. Women as a percentage of total graduates in Engineering & Applied Sciences decreased between these years in Prince Edward Island, and increased in the other two Maritime provinces. In Math & Physical Sciences, women as a percentage of total graduates increased slightly during this time in all but one province.

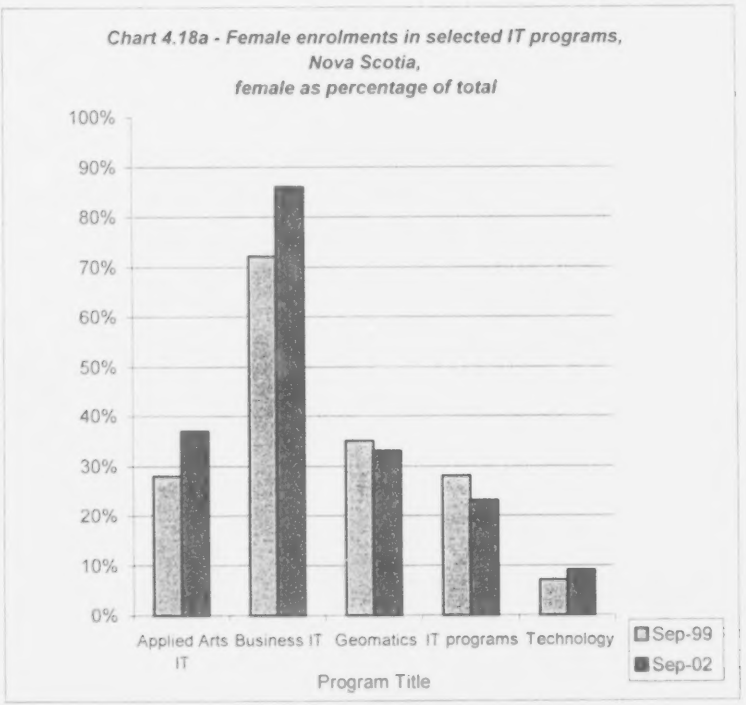


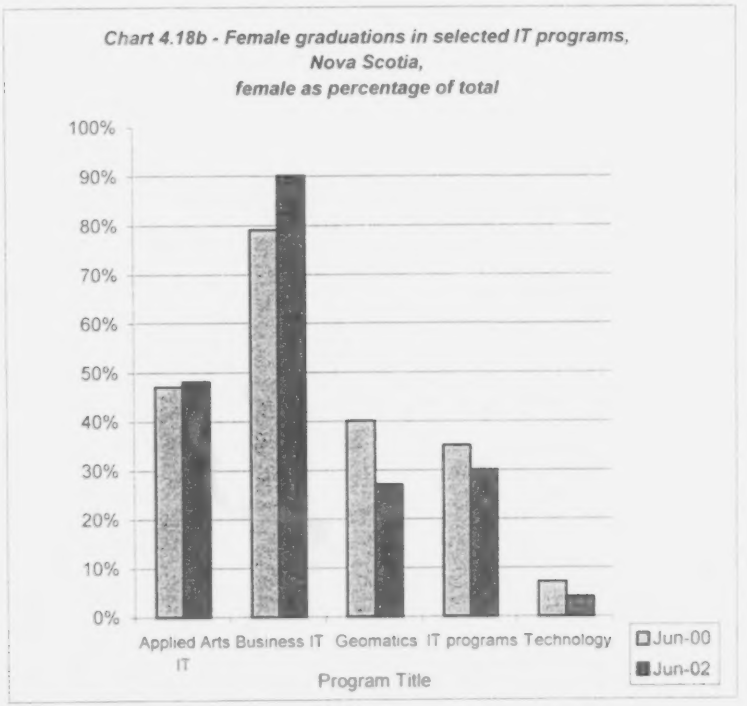


4.4.2. Community College Data

There is no consistency in the way the Atlantic community college system compiles statistics. As a result, the data presented here, by province, are not necessarily comparable across the region, although it does give a sense of what is happening with female enrolments and/or graduations in Information Technology programs.

In Nova Scotia, for example, female enrolment in IT programs, as a percentage of total enrolments in IT, has increased across the NS community college system from 48% of total enrolments in IT programs in September 1999 to 51% of enrolments in September 2002. If one looks at a breakdown by program, however, female enrolments as a percentage of total enrolments have increased during this period in such fields as Applied Arts IT and Business IT, and decreased in Geomatics, Information Technology Programs and Technology Programs, as Chart 4.18a shows. A similar situation is reflected in graduations in these programs between June 2000 and June 2002 (Chart 4.18b).





Female enrolment in Technology and Technician Programs in the New Brunswick community college system, on the other hand, as a percentage of total enrolments, has remained steady at between 37 and 39% for the past five years (as Chart 4.19 shows). At Holland College in Prince Edward Island, female graduations in Computer Studies, as a percentage of total graduations, decreased from 30% in 1998 to 28% in 2001 (as Chart 4.20 shows).

Chart 4.19 - NB College Female Enrolments, Technology & Technician Program, female as percentage of total

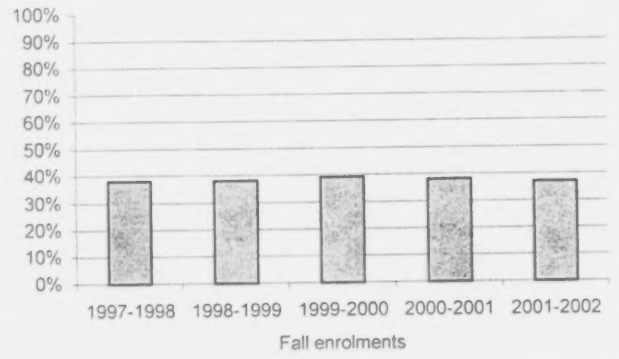
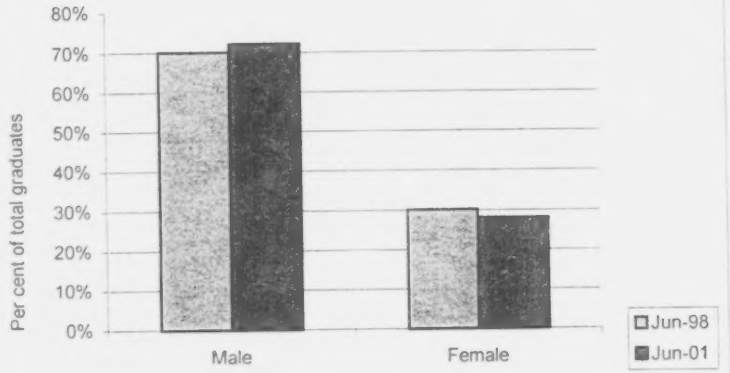


Chart 4.20 - PEI Graduates in Computer Studies, Holland College



4.5. Participation of Self-employed in Adult Training and Education

The most comprehensive data available on adult education and training in Canada are Statistics Canada's Adult Education and Training Survey (AETS). StatsCan began surveying Canadians about their participation in adult education and training in the early 1980s, with surveys being conducted in 1984, 1986, 1990, 1992, 1994 and 1998 (for reference year 1997). A total of 39,217 people were interviewed in 1998, including 1,530 in Newfoundland; 1,150 in Prince Edward Island; 2,732 in Nova Scotia and 2,487 in New Brunswick. (This is the most recent year that this survey was carried out.)

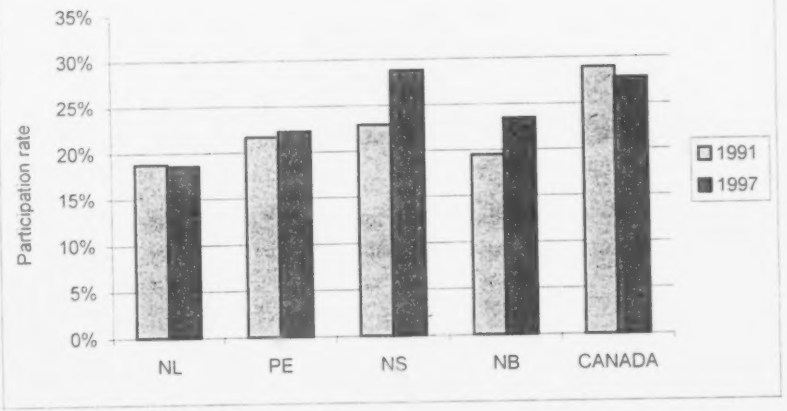
A report published in May 2001[10] brings together data from the last three surveys to shed light on trends in formal adult education (that is to say, learning that occurs in a structured, often institutional setting). An adult learner includes the population 17 years of age and over, excluding those students who are 17 to 19 years of age and enrolled in an elementary or secondary program, and those who are 17 to 24 years of age and enrolled in a post-secondary program. The AETS does not include informal training. It also does not focus specifically on the self-employed, although it does provide some information that is useful for our purposes.

[10] A Report on Adult Education and Training in Canada: Learning a Living. Catalogue no. 81-586-XIE, Statistics Canada and Human Resources Development Canada, May 2001.

In this section, we provide key findings from this survey pertaining to participation of women and especially the self-employed in training. First, some key Canada-wide findings:

- Close to 28% of Canadians participated in adult education and training activities in 1997. A large majority (75%) of participants took a course or program for job-related purposes.
- Rates of participation in adult education and training have not grown through the 1990s.
- There were substantive differences in the rate of participation across Canada in 1997. Overall, rates varied from a low of 19% in Newfoundland to a high of 32% in British Columbia.
- Differences in participation rates across provinces have been reduced over the 1990s. However, participation rates in all provinces west of Quebec are still higher than the national average while rates in Quebec and the Atlantic provinces, with the exception of Nova Scotia, are lower than the national average.
- The pattern differed somewhat for education and training that was employer-sponsored. After controlling for differences in educational attainment and demographic and labour market structures, the likelihood of receiving employer-sponsored education or training was about 2.5 times higher for people living in Nova Scotia and Saskatchewan than for those living in Quebec.
- An inverse relationship was observed between the participation rate and study duration. In general, provinces with a low participation rate (such as Newfoundland) scored high on the average duration of study (i.e. number of hours). While participation rates remained relatively constant in the 1990s, the number of hours spent on adult education and training has steadily increased. The mean hours of continuing education per participant increased from 149 hours in 1991 to 209 hours in 1997.
- Consistent with earlier surveys, the overall participation rate in 1997 was quite similar for men (27%) and women (29%). However, women received less employer support for their education and consequently had to rely more on self-financing than men.
- Level of education is a strong predictor of participation in education and training. The likelihood of participating in a learning activity for those with a university degree was 7.5 times that of Canadians without a high-school diploma in 1997.
- The likelihood of receiving employer-sponsored education or training for workers in medium and large firms was twice that of workers in small firms. For example, the participation rate of workers in firms with fewer than 20 employees was 18.3% in 1997, compared to 39.2% in firms with 500 plus employees. This relationship has remained relatively constant over time.
- The participation rate in education and training of self-employed people (i.e. people who run their own business; a self-employed business may have employees in addition to the owner) was 17.5% in 1997, compared to almost 28% for all workers in Canada.

Chart 4.21- Participation in adult education and training, by province



Participation rates in adult education and training decreased slightly during the 1990s in Canada, from 28.9% in 1991 to 27.7% in 1997. In the Atlantic region, however, rates increased in all provinces except Newfoundland, where they dropped slightly from 18.8% in 1991 to 18.6% in 1997.

In the Atlantic region, only Nova Scotia exceeds the national participation rate at 28.8%, compared to 27.7% Canada-wide.

Level of education is a strong predictor of whether or not an individual will participate in adult education and training. As Chart 4.22 (below) demonstrates, the more education an individual has, the more likely she or he is to participate in adult education and training. For example, the participation rate of an individual in Newfoundland who already has a university degree was 53.6% in 1997; the participation rate of someone with only some high school in that province was 6.3%. A similar pattern exists across the region and Canada as a whole.

Chart 4.22 - Participation in training, by educational level, Atlantic provinces, 1997

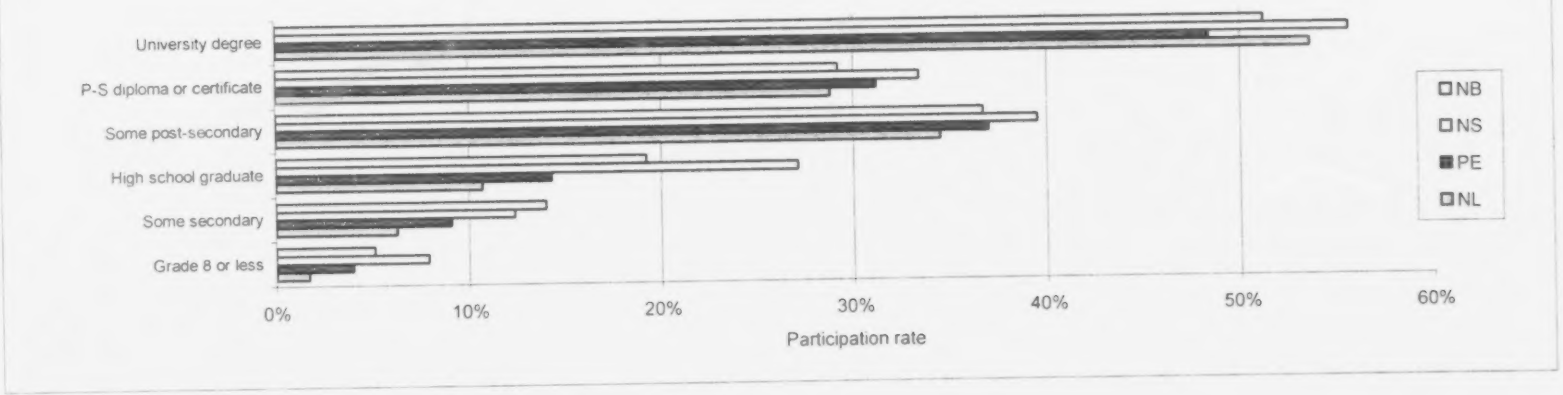
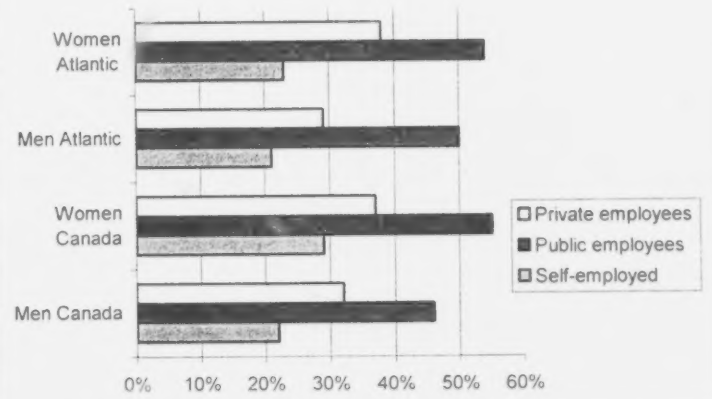


Chart 4.23 - Participation rates in adult education and training, by class of main job, by gender, 1997

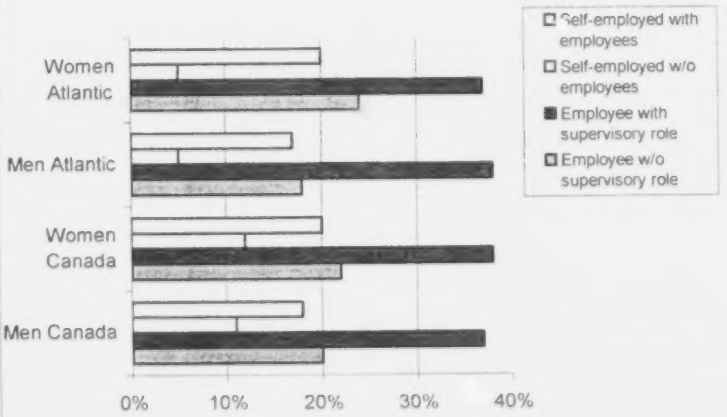


Based on data from the AETS, we know that participation rates in adult education and training are highest for employees in the public sector and lowest for self-employed workers. Private sector workers fall somewhere in between. As Chart 4.23 demonstrates, the overall participation rate for women in the public sector in Canada and Atlantic Canada is more than 50%. This compares with a participation rate for self-employed women of 29% in Canada and 22.5% in Atlantic Canada.

The pattern is the same for men, although overall, women in all three categories tend to have higher participation rates in adult education and training compared to men. We note that these figures are for overall participation in all kinds of adult education and training.

Table 4.23 in Appendix IV also gives a breakdown of participation rates by study orientation (i.e. work related study compared to study for personal reasons).

Chart 4.24 - Participation rates in employer-sponsored training, by job class, by gender, 1997



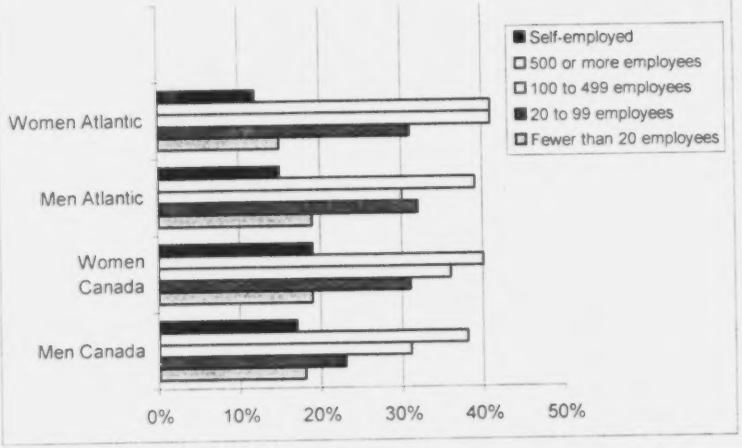
When we look at employer-sponsored training, however, broken down by job status, the figures drop. Employees with a supervisory role had close to a 38% participation rate in employer-sponsored training in both Canada and Atlantic Canada in 1997.

The participation rate for self-employed individuals with employees was 18% in Canada and 17% in Atlantic Canada. The participation rate for self-employed with no employees was lower, being 11% in Canada and 5% in Atlantic Canada.

Broken down by gender, the participation rate in employer-sponsored training for self-employed with employees was 16.6% for men and 20% for women in Atlantic Canada; for self-employed without employees was 5.2% for men and 4.9% for women in Atlantic Canada.

As noted earlier, a large percentage of self-employed people in the region have no employees. These figures suggest that the self-employed face challenges to participation in employer-sponsored training (i.e. training that they pay for themselves).

Chart 4.25 - Participation rates in adult education and training, by size of firm, by gender, 1997



Finally, looking at participation rates in job-related training by firm size and self-employment, we note that individuals who work for large companies have a much greater participation rate than those who work for small firms or are self-employed.

For example, the participation rate in job-related training for people who work for firms with 500+ employees was close to 40% in both Canada and Atlantic Canada in 1997. The comparable rate for the self-employed was 18% and 14% in Canada and Atlantic Canada respectively.

Broken down by gender, we note that the participation rate in job-related training for self-employed men was 17% and 15% in Canada and Atlantic Canada respectively, while the comparable rate for self-employed women was 19% and 11.6% in Canada and Atlantic Canada respectively. We note that 1997 was the first time that the AETS included statistics on participation rates for the self-employed.

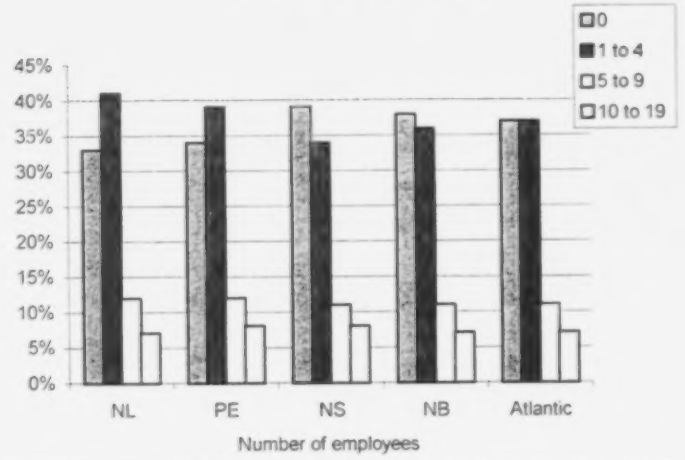
4.6. Businesses in Atlantic Canada, by Employment Size, by Census Division

Statistics Canada's Business Register compiles data on self-employed firms in Canada that have paid employees and are therefore known as employer firms. This includes incorporated firms where the owner draws a salary but has no other employees. This does not include unincorporated owner-operated firms with no employees. The Business Register provides data on the number of business entities by industry (NAICS industry code), geographic region (Census division) and employment size (number of employees). These data are compiled by Statistics Canada using Revenue Canada's Payroll Deduction file. These data, unfortunately, are not available by gender.[11]

We include these statistics here, even though they are not gender-specific, because they provide interesting information about two issues: the size of firms in Atlantic Canada and the urban-rural breakdown. Both could have implications for policy and programs.

[11] http://stcwww.statcan.ca/english/sdds/1105.htm

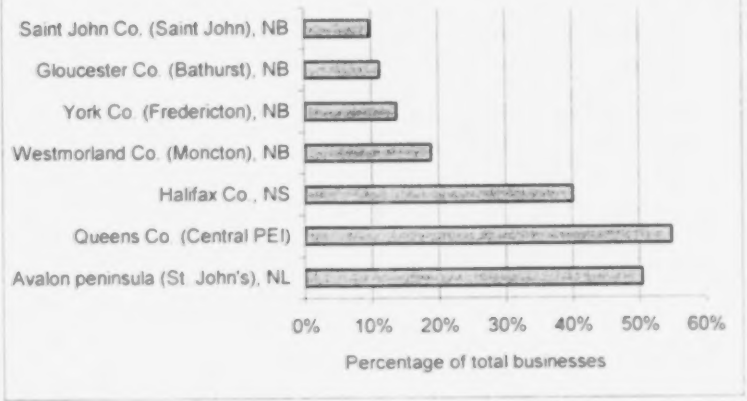
Chart 4.26 - Percentage of total businesses, by employment size, by province



The vast majority of businesses in Atlantic Canada are small, as Chart 4.26 at left demonstrates:

- More than 40% of businesses in Newfoundland and Labrador have between one and four employees. Almost 93% have fewer than 20 employees.
- Almost 39% of businesses in Prince Edward Island have between one and four employees. Again, 92% have fewer than 20 employees.
- In Nova Scotia, 39% of businesses have no employees (other than the owner), and 34% have between one and four. Again, 92% have fewer than 20 employees.
- In New Brunswick, 38% have no employees, 36% have between one and four employees, and 93% have fewer than 20 employees.

Chart 4.27 - Percentage of total provincial businesses, by location



There is an interesting difference in Atlantic Canada, in terms of the urban-rural location of businesses.

- In three of the four provinces, more than 40% of businesses are located in urban areas. These include Newfoundland and Labrador, where 50.4% of businesses are located on the Avalon peninsula; Prince Edward Island, where 54.8% of businesses are in Queens County (Central PEI) and Nova Scotia, where 40% of businesses are in Halifax County (Greater Halifax).
- In New Brunswick, businesses are more dispersed between the larger centres and rural areas. The greatest concentration of businesses (18.8%) is in Westmorland County (Greater Moncton), followed by 13.7% of businesses located in York County (Fredericton), 11.2% in Gloucester County (Bathurst) and 9.7% in Saint John County (Greater Saint John).

5. Analysis of Findings

Based on survey results and secondary data, we can make a number of overall comments about women business owners in Atlantic Canada and about their businesses although, at the same time, we note that women business owners are not a homogeneous group to which we can apply one set of descriptors.

Generally, women business owners are well-educated and have a range of skills and training. They tend to start businesses at a later age (average age for starting a business is 37), perhaps coinciding with their dependent children being school-aged. While some women have a great deal of business management experience prior to starting their business, most have little.

WBOs in Atlantic Canada are a diverse group, from one-person home-based service enterprises to manufacturing businesses employing hundreds of workers. The percentage of women-owned businesses that are incorporated has increased in the past decade, according to secondary data. Some 16% of self-employed women in Atlantic Canada are now incorporated with paid help (up from 13% a decade earlier, and now on par with self-employed women Canada-wide). Another 7% are incorporated, with no paid help.

The secondary data also demonstrate that women are outpacing men, in both Canada and Atlantic Canada, in terms of the rate at which they are starting new businesses. The number of self-employed in the Atlantic region increased by 17% between 1992 and 2002, although broken down by gender, the number of self-employed women increased by 31% while the number of self-employed men increased by 10%.

Despite this growth, however, there are still fewer women-owned businesses compared to men-owned businesses in Atlantic Canada (50,000 versus 89,000), even though women represent almost half of the paid workforce.

Generally, women-owned businesses tend to be small, with fewer than 10 employees. Based on survey results, the greatest percentage (19%) are in wholesale and retail trade, although it was interesting to note that 13% were in professional, scientific and technical services and 11% were in accommodations and food services.

Women-owned businesses also tend to be small in terms of revenue generation. Close to one-third of survey respondents had gross revenues of less than $50,000 in their most recent fiscal year, and many are taking very modest salaries or draws, if any at all.

Women operate businesses of every description throughout the Atlantic region, in both rural and urban communities. While some are seasonal businesses, mainly in primary industries, accommodations and food services, and wholesale and retail trade, these represent fewer than 20%. More than 80% of survey respondents said that they operate their business year-round. The future outlook for these businesses varies, with roughly half of respondents reporting that they plan to expand their business over the next three years.

As the description of women business owners is varied, so are their business practices and support requirements. The implications of the findings for policy and programming are discussed by topic below.

5.1. Exporting

Only a small proportion of firms in Canada and Atlantic Canada, whether male or female-owned, export, although it is difficult to obtain an accurate estimate of how large that proportion is. The Survey of Financing of Small and Medium-sized Enterprises, 2000, published by Statistics Canada in 2002, said that 10.6% of respondents Canada-wide were exporters (compared to 9% in Atlantic Canada). Of these, men owned 10.9% of exporting businesses and women owned 7.6% (in Atlantic Canada, men owned 9%, women owned 7.3%). This survey, however, referenced another study[12] that reported that 15% of Canadian SMEs export.

As well, the author of a major study on businesswomen and exporting[13] identified another recent and large-scale study (Canadian Federation of Independent Businesses, 1997) that reported that approximately 15% of small and medium-sized enterprises in Canada were involved in exporting.

The survey data, with 11% of WBOs reporting that they are involved in exporting, position women in Atlantic Canada at the higher end of the scale, in terms of the percentage exporting. There is potential to grow this base. For example, approximately 17% of WBOs surveyed indicated they had not really thought about the possibility of exporting or are planning to export at some point in the future. Almost a quarter of respondents indicated they would be interested in attending a workshop or seminar on exporting. More than 60% suggested that their product was not one that was easily exported. While this may be the case for some businesses, for other firms it may be more of a question of awareness.

These facts suggest that there is potential to increase both the number of WBOs exporting and the volume of their sales outside the country. "Hands-on" training, including seminars to explore the possibility that a particular product may be suitable for export, should be promoted and offered to WBOs across the four Atlantic provinces.

WBOs should be encouraged to participate on Trade Missions as another way to expose more women to the potential of exporting. Women-only Trade Missions, focusing on the goods and services-producing areas where women-owned businesses are concentrated, may be one approach.

5.2. Networking and Mentoring

WBOs in urban centres are more likely to participate in networking activities and more likely to belong to business organizations than WBOs in rural areas. Availability may be the main reason for this difference, since urban areas tend to have a greater concentration of organizations. There may also be an issue of awareness, both in terms of the existence of organizations and the potential benefits for a woman business owner to belong. This suggests a need to support the establishment and development of business organizations and networks, particularly outside the major urban centres, as well as a need to raise awareness of what organizations currently exist. It also suggests that there may be a need for more education and awareness around networking: how to do it, and what the potential benefits may be.

Business mentoring can be a highly effective means of assisting business owners with less management experience to overcome hurdles they face, thus helping more businesses succeed and prosper. While many of the women surveyed indicated they had had a mentor, for the most part this was

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[12] Thompson Lightstone & Company, Small and Medium-sized Businesses in Canada: An ongoing perspective of their needs, expectations and satisfaction with financial institutions, 1998.

[13] Dr. Barbara Orser, Supporting Exporting – A Means of Growth for Women-owned Canadian SMEs. Submitted to the International Council of Small Business, Puerto Rico, January 2002.

an informal relationship. This suggests that there may be a need for more formal mentoring programs, as an effective way to match WBOs with mentors who can respond to their specific business needs.

Again, urban WBOs were more likely to have had a mentor, which suggests that support for networking may be one way of increasing informal mentoring. Respondents also identified a need for more formal mentoring programs.

5.3. Access to Business Counseling, Advisory and Support Services

It is apparent that many WBOs do not know where to go for business counseling, and advisory and support services. There has been a move towards "one-stop shopping" for business information and services in Atlantic Canada in recent years, with partners and service providers (ACOA, BDC, CBDCs, provinces, private sector, etc.) increasingly working together. However, almost one-third of survey respondents reported that they did not know where to go for these services.

This is obviously a concern because it suggests that information may not be reaching those who need it most. It is interesting to note, for example, that a greater percentage of respondents said they would approach industry organizations and accountants, compared to the percentage who said they would approach federal government departments and agencies or CBDCs. Accountants and industry organizations could provide alternate channels, for example, for ACOA to distribute information on the Women in Business Initiative.

In any event, these survey findings suggest that more thought should be put into developing an appropriate communications strategy for women business owners in Atlantic Canada. This is one area that could perhaps benefit from further research, in terms of exploring the best way to reach WBOs with the information on business counseling, and advisory and support services that they need.

5.4. Access to Financing

A major theme that emerged from the primary research is that access to financing is a major concern of women business owners. Many survey respondents reported feeling that a gender barrier still exists when it comes to accessing financing, that women are taken less seriously by banks and other lenders compared to their male counterparts, and that their financing difficulties are, in many cases, related to their gender. Whether this is perception or reality is a major issue that needs to be addressed.

Some of the women reported that their difficulty accessing financing seemed to be a function of the type of business they were operating, noting that many government programs do not apply to them. (This finding is supported by a number of studies carried out by other authors for Canada as a whole.) This is a gender issue, in the sense that government programs have often not supported sectors where women-owned businesses are heavily concentrated. Retail/wholesale is a striking example.

The amount of financing available was also identified as a problem, with some survey respondents noting that they only wanted a small loan but would have been more successful if they had asked for a larger amount. It is perhaps not surprising that many lenders prefer to give larger rather than smaller loans, given that managing many small loans is more difficult and more expensive than managing one large loan. Still, this is an issue that, in many cases, represents a major obstacle for women-owned businesses.

An interesting finding in the survey results was that approval rates from banks and credit unions for women-owned businesses were the same for both start-up and expansion (78%) but from other lenders, the approval rate increased significantly when the request was for expansion financing. This may reflect a longer "track record" on the part of the woman-owned business, resulting in increased confidence on the part of the lender.

Nonetheless, both the primary and secondary research suggests that there remains work to do to make financing more accessible for women business owners.

These findings suggest that lenders need to re-assess and re-evaluate programs and policies surrounding the availability of financing for both start-up and expansion for women-owned businesses, as well as the amount of financing available. Communications strategies also need to be developed to deal with any changes, as well as to address image and perception issues identified by WBOs.

5.5. Technical Capabilities, R&D and Innovation

More than one-third of survey respondents (and more than half of respondents in the goods-producing sector) reported that they had been involved in some kind of R&D for a new product or process. A smaller percentage said that they were involved, either with another company or a research institute, in pursuing innovative ideas. These facts suggest an interest among women business owners in innovation and R&D, an interest that ACOA should continue to support and nurture. Strategies could include promotional activities on the importance of innovation in today's economy, innovation skills training, workshops or seminars to encourage partnerships between companies and/or research institutes to pursue innovation activities, and profiling of innovative women-owned firms.

5.6. Management Skills Training

Survey respondents were asked about their needs, in terms of business counseling, and advisory and support services, as well as about their training needs. For both, financial management, marketing and promotion, and business planning topped the list. These topics should be the main focus of the training components under the WBI.

It is clear from the primary research that women business owners are interested in enhancing their skills. Almost half of those surveyed indicated they would be "likely" or "very likely" to take training within the next 12 months.

The secondary research demonstrates that women in general participate more in adult education and training in Canada and the Atlantic region, than do men. (The overall participation rate for Canadian women in 1997 was 29% compared to 27% for men.) When these figures are broken down by gender, by type of employment and by type of training, however, the figures tell a different story. For example, in Atlantic Canada, the participation rate in job-related training for self-employed men and women was 15% and 12% respectively. The participation rate in employer-sponsored training for "self-employed with no employees" was even lower; roughly 5% for both men and women in Atlantic Canada. These figures clearly suggest that it is much more of a challenge for the self-employed to be involved in adult education and training, compared to those in the paid workforce.

5.7. Challenges of Being a Woman Business Owner

A significant proportion of survey respondents (40%) reported that they face specific challenges as women business owners. Surprisingly perhaps, women were more likely to report that they faced challenges if they lived in urban centres (52%). The challenges mentioned most frequently included being able to access financing, prejudice against women in business, not being taken seriously, and having to run both a business and a family.

The issue of being taken seriously was also reflected in the secondary research in particular, in the study on women business owners and exporting carried out by Dr. Barbara Orser. A key finding (listed fourth in the summary document) was the following:

> "Women exporters want to be taken seriously: *Three quarters of business owners surveyed feel that being a woman impacts their export business. In-depth telephone interviews with 54 study participants revealed that gender affects both the export challenges faced by women and the way in which they run their businesses. A significant challenge for many of these women is their perception that the business community, both foreign and domestic, does not take them seriously enough.*"[14]

As an overall comment, we believe that the survey results demonstrate that WBOs in Atlantic Canada are serious about their businesses, and about finding ways to become more successful and more sustainable in the long term. They appreciated the fact that this research was undertaken, and are keen to contribute in any way necessary to help make the WBI a success.

Obviously, gender discrimination (both real and perceived) facing women business owners is a complicated issue, and will not disappear overnight. However, responding to issues raised through this research, especially those having to do with access to financing, could go a long way in addressing these concerns.

5.8. Ways in Which ACOA Could Support Women Business Owners

There were many good ideas identified from the research about the most effective ways that ACOA could support WBOs. Suggestions included providing more funding in the form of loans, grants and initiatives, and making these available to women in a wide range of industries and sectors. Other suggestions included providing more training and workshops, particularly in financial management, marketing and promotion, and exporting. Many comments indicated that ACOA needs to be more approachable, more responsive to individual needs, and to do a better job of listening to women. These may be areas that require further investigation or research to clarify what WBOs expect from ACOA.

[14] Beyond Borders: Canadian Businesswomen in International Trade. Summary document by Ruth Rayman, 1999.

Appendix I: Questions for Further Research

The research undertaken goes a long way in increasing our knowledge and understanding of women business owners in Atlantic Canada. However, in a survey of this type, it is not possible to find answers to all issues and questions. The "what" may be answered in many instances, although the "why" may not. There are some survey findings (specific to a particular province) that may merit further exploration, as well as a number of broader issues and questions that ACOA may want to address in future. The following list presents this information.

- Newfoundland and Labrador WBOs have the highest rate of incorporation in the region (55% compared to 33 to 37% in the other provinces), and are more optimistic about expanding their businesses than WBOs in the rest of the region. On the other hand, Newfoundland and Labrador WBOs have the lowest participation rates in business associations and organizations, as well as the lowest financing approval rates with all lenders.
- New Brunswick has a greater proportion of well-established businesses (i.e. more than 10 years old) compared to the other provinces, which means it also has fewer new and developing businesses. Why?
- Nova Scotia WBOs have higher levels of education, higher rates of participation in adult education and training, and show greater uptake of advanced technologies. In fact, on some indicators, Nova Scotia surpasses national averages. How can this be explained? And are there lessons learned that could be applied in other provinces?
- Prince Edward Island has higher approval rates for financing from banks and credit unions for both start-up and expansion, compared to the other provinces. PEI also has the highest rate for networking. Is there a relationship between the two?
- Women with older and more established businesses are less interested in expansion. New businesses without established credit and track records want to expand. How can financing agencies better address this issue?
- There are more new businesses (one to three years old) in urban centres than rural, and more new businesses in the services-producing sector than in the goods-producing sector.
- How are the needs of women-owned businesses in the goods-producing sector different than those in the services-producing sector?
- What types of activities are WBOs sub-contracting? (Thirty per cent reported that they sub-contract core elements of their business.) Is there potential for firms to do this work in-house, thereby increasing the number of employees?
- Are the needs of women-owned businesses different for those in rural areas and towns or small cities compared to those in urban centres? How can each best be served?
- How can we learn about the level of gross revenue and salary/draw for the 35% of respondents who did not provide this information? Would greater access to this information change the profile of WBOs in Atlantic Canada?
- Why are gross revenues for a significant proportion of women-owned businesses so low?
- Why are women taking such low salaries or draws?

- Women with businesses that are one to three years old and seven to nine years old are most interested in expanding. How do the needs of each of these two groups vary, and what could be done to assist these women?
- For businesses not currently exporting, are their reasons based on reality? For example, the main reason cited was that "My product is not one that is easily exported." Is this a perception, and could better information and innovation help them find ways to export their product?
- Do women understand the benefits of networking?
- Do women need additional support or consideration to enable them to network more often (i.e. times of events, child care)?
- Would formal mentorship programs help women grow their businesses and make them more successful? What would be the best structure for delivery of such a program (i.e. through professional organizations, women's organizations)?
- What are the barriers that prevent younger women from starting businesses, and are there ways to remove such barriers?

Appendix II: Methodology and Technical Notes

TABLE 3.1a
Survey Respondents by Province (Actual and Weighted)

Province	Actual Number	Weighted Number	Per cent of Total
Newfoundland & Labrador (NL)	66	66	16.5%
Nova Scotia (NS)	176	176	44%
New Brunswick (NB)	128	128	32%
Prince Edward Island (PE)	143	30 w	7.5%
Atlantic Total	**513**	**400 w**	**100%**

TABLE 3.1b
Survey Statistics

	Number	Per cent of Total
Completed surveys	513	15%
No answer/busy/call back	1283	39%
Refused	692	21%
Invalid number	400	12%
Not eligible	338	10%
Barrier	70	2%
Terminated during interview	19	0.5%
Total Calls	**3315**	**100%**

Survey Methodology

To collect primary research data on women business owners in Atlantic Canada, a telephone survey was designed and carried out in March 2003. Findings are reported in Section 3 of this report.

It was determined that 400 completed surveys would yield strongly reliable results for Atlantic-wide reporting. Based on existing data on the number of women business owners by province, the sample was stratified to yield proportional representation by province. This methodology also allowed sufficient samples to report results at the provincial level for all provinces except Prince Edward Island. Additional resources were made available to conduct an over-sampling for PEI. These results were then weighted to provide the appropriate results when aggregated at the Atlantic regional level. Table 3.1a shows the actual and weighted number of survey respondents by province. For this report, all responses reported are the weighted results.

The surveys were completed with women who indicated they owned 51% or more of a business, of which they were involved in day-to-day operations. There was no existing source database, and considerable effort was taken to construct a representative, up-to-date database. This included the purchase of files from Dun & Bradstreet Canada, ACOA sources, and stakeholder groups across the region.

Within each province, the database was stratified to provide approximate proportions to the existing industry structure (by North American Industry Classification System). The database and questionnaires (English and French) were given to Omnifacts Research, which conducted all telephone interviews.

The questionnaire was designed to gather baseline data on areas related to ACOA's strategic priorities.

11	Agriculture, Forestry, Fishing & Hunting	53	Real Estate & Rental & Leasing
21	Mining and Oil and Gas Extraction	54	Professional, Scientific & Technical Services
22	Utilities	55	Management of Companies & Enterprises
23	Construction	56	Administrative & Support, Waste Management & Remediation Services
31-33	Manufacturing	61	Educational Services
41	Wholesale Trade	62	Health Care & Social Assistance
44-45	Retail Trade	71	Arts, Entertainment & Recreation
48-49	Transportation & Warehousing	72	Accommodation & Food Services
51	Information & Cultural Industries	81	Other Services (except Public Administration)
52	Finance & Insurance	91	Public Administration

North American Industry Classification System (NAICS) 1997 – Canada

The survey respondents' businesses were coded according to the North American Industry Classification System (NAICS). NAICS is an industry classification system developed by the statistical agencies of Canada, Mexico and the United States. Created against the background of the North American Free Trade Agreement, it is designed to provide common definitions of the industrial structure of the three countries and a common statistical framework to facilitate the analysis of the three economies. NAICS is based on supply side or production oriented principles, to ensure that industrial data, classified to NAICS, is suitable for the analysis of production related issues such as industrial performance.

NAICS is a comprehensive system encompassing all economic activities. It has a hierarchical structure. At the highest level (i.e. the two-digit level), it divides the economy into 20 sectors (as shown in the table at left). At lower levels, it further distinguishes the different economic activities in which businesses are engaged.

NAICS is designed for the compilation of production statistics and, therefore, for the classification of data relating to establishments and locations. It takes into account the specialisation of activities generally found at the level of the producing units of businesses. The criteria used to group establishments into industries in NAICS are similarity of input structures, labour skills or production processes used. NAICS can also be used for classifying enterprises (and companies).

For more detail and definitions of each NAICS category, see Web site: http //www.statcan.ca/english/Subjects/Standard/naics/1997/naics97-menu.htm

Appendix III: Detailed Tables for Primary (Survey) Research

Tables provided in this Appendix are based on the weighted survey results, as discussed in Appendix II. Table number corresponds to the Section and chart numbering in the body of this report. Some percentages may not sum to 100% due to rounding. Care should be taken in interpreting cross-tabulations with low numbers of responses.

TABLE 3.2a
Women Business Owners in Atlantic Canada by Industry Sector by PROVINCE, March 2003 Survey Respondents

Industry Sectors (with NAICS 2-level code)	NL (n=66)	NS (n=176)	NB (n=128)	PE (n=30w)	Atlantic Cdn Total Number	Atlantic Canada Per cent (N=400)
Agriculture, Forestry, Fishing (NAICS 11)	6%	5%	4%	3%	19	5%
Mining, Oil & Gas, Utilities, Construction (NAICS 22 & 23)	2%	1%	5%	-	10	3%
Manufacturing (NAICS 31-33)	12%	13%	11%	10%	48	12%
Goods-producing sector (sub-total)	**20%**	**19%**	**20%**	**13%**	**77**	**19%**
Wholesale and Retail Trade (NAICS 41 & 44-45)	18%	20%	16%	30%	77	19%
Transportation & Warehousing (NAICS 48-49)	3%	4%	2%	-	11	3%
Finance, Insurance, Real Estate & Leasing (NAICS 52 & 53)	-	1%	2%	-	4	1%
Professional, Scientific & Technical Services (NAICS 54)	3%	16%	13%	13%	52	13%
Management, Admin & Other Supply Services (NAICS 55 & 56)	8%	5%	10%	-	27	7%
Educational Services (NAICS 61)	-	1%	2%	-	5	1%
Health Care and Social Assistance (NAICS 62)	14%	6%	8%	10%	33	8%
Information, Culture, Arts, Entertainment & Recreation (NAICS 51 & 71)	5%	7%	5%	3%	23	6%
Accommodation & Food Services (NAICS 72)	21%	7%	9%	17%	42	11%
Other Services (NAICS 81)	9%	13%	13%	13%	49	12%
Services-producing sector (sub-total)	**80%**	**81%**	**80%**	**87%**	**323**	**81%**
TOTAL	**100%**	**100%**	**100%**	**100%**	**400**	**100%**

TABLE 3.2b
Women Business Owners in Atlantic Canada by Industry Sector by COMMUNITY SIZE, March 2003 Survey Respondents

Industry Sectors	Rural (<5000)	Small Centres (5,000-100,000)	Urban (100,000+)	Atlantic Number	Atlantic Per cent (N=400)
Goods-producing sector	23%	13%	13%	77	19%
Services-producing sector	77%	87%	87%	323	81%
TOTAL				**400**	**100%**

TABLE 3.3a
LEGAL STATUS of Women Business Owners in Atlantic Canada by PROVINCE

	NL (n=66)	NS (n=176)	NB (n=128)	PE (n=30w)	Atlantic Number	Atlantic Per cent (N=400)
Incorporated	55%	37%	37%	35%	158	40%
Unincorporated	41%	56%	63%	65%	227	57%
Don't Know	4%	7%	-	-	15	3%
TOTAL					**400**	**100%**

TABLE 3.3b
LEGAL STATUS of Women Business Owners in Atlantic Canada by SECTOR and by COMMUNITY SIZE

	Goods	Services	Rural (<5000)	Small Centres (5K-100K)	Urban (100K+)	Atlantic Number	Atlantic Per cent (N=400)
Incorporated	46%	37%	35%	42%	43%	158	40%
Unincorporated	51%	60%	62%	56%	55%	227	57%
Don't Know	3%	3%	3%	2%	2%	15	3%
TOTAL						**400**	**100%**

TABLE 3.4a
STRUCTURE of Women-owned Businesses in Atlantic Canada by PROVINCE

	NL (n=66)	NS (n=176)	NB (n=128)	PE (n=30w)	Atlantic Number	Atlantic Per cent (N=400)
One owner	86%	78%	91%	74%	333	83%
More than one owner	12%	18%	6%	20%	54	14%
Don't Know/Other	2%	4%	3%	6%	13	3%
TOTAL					**400**	**100%**

TABLE 3.4b
STRUCTURE of Women-owned Businesses in Atlantic Canada by SECTOR and by COMMUNITY SIZE

	Goods	Services	Rural (<5000)	Small Centres (5K-100K)	Urban (100K+)	Atlantic Number	Atlantic Per cent (N=400)
One owner	80%	82%	77%	84%	88%	333	83%
More than one owner	14%	15%	19%	13%	8%	54	14%
Don't Know/Other	6%	3%	4%	3%	4%	13	3%
TOTAL						**400**	**100%**

TABLE 3.5
Women-owned Businesses in Atlantic Canada by LEGAL STATUS by STRUCTURE

	One owner	More than one owner	Don't Know	Atlantic Number	Atlantic Per cent (N=400)
Incorporated	115 (35%)	31 (57%)	13 (100%)	159	40%
Unincorporated	204 (61%)	22 (41%)	-	226	57%
Don't Know/Other	14 (4%)	1 (-)	-	15	3%
TOTAL	333 (100%)	54 (100%)	13 (100%)	**400**	**100%**

TABLE 3.6a
Distribution of Women-owned Businesses in Atlantic Canada by NUMBER OF EMPLOYEES by PROVINCE

	NL (n=66)	NS (n=176)	NB (n=128)	PE (n=30w)	Atlantic Number	Atlantic Per cent (N=400)
No Employees	15%	36%	41%	34%	137	34%
1 to 4 employees	47%	47%	34%	37%	168	42%
5 to 9 employees	24%	12%	11%	17%	56	14%
10 to 19 employees	9%	2%	7%	9%	21	5%
20 to 99 employees	3%	2%	6%	3%	13	3%
100 to 499 employees	2%	1%	-	-	2	1%
500+ employees	-	1%	1%	-	4	1%
TOTAL					**400**	**100%**

TABLE 3.6b
Distribution of Women-owned Businesses in Atlantic Canada by NUMBER OF EMPLOYEES by SECTOR and by COMMUNITY SIZE

	Goods	Services	Rural (<5000)	Small Centres (5K-100K)	Urban (100K+)	Atlantic Number	Atlantic Per cent (N=400)
No Employees	29%	35%	38%	28%	39%	137	34%
1 to 4 employees	40%	41%	42%	44%	33%	168	42%
5 to 9 employees	15%	14%	12%	15%	18%	56	14%
10 to 19 employees	7%	6%	6%	5%	8%	21	5%
20 to 99 employees	5%	3%	2%	5%	4%	13	3%
100 to 499 employees	2%	-	-	1%	-	2	1%
500+ employees	1%	1%	-	2%	-	4	1%
TOTAL						**400**	**100%**

TABLE 3.7a
Per cent of Women Business Owners in Atlantic Canada with SEASONAL BUSINESSES by PROVINCE

Is this a seasonal business?	NL (n=66)	NS (n=176)	NB (n=128)	PE (n=30w)	Atlantic Number	Atlantic Per cent (N=400)
Yes	23%	15%	16%	23%	69	17%
No	77%	85%	84%	77%	331	83%
TOTAL					**400**	**100%**

TABLE 3.7b
Per cent of Women Business Owners in Atlantic Canada with SEASONAL BUSINESSES by SECTOR and by COMMUNITY SIZE

Is this a seasonal business?	Goods	Services	Rural (<5000)	Small Centres (5K-100K)	Urban (100K+)	Atlantic Number	Atlantic Per cent (N=400)
Yes	29%	16%	24%	16%	9%	69	17%
No	71%	84%	76%	84%	91%	331	83%
TOTAL						**400**	**100%**

TABLE 3.7c
Per cent of Women Business Owners in Atlantic Canada who SUB-CONTRACT by PROVINCE

Sub-contract core elements of work to other people	NL (n=66)	NS (n=176)	NB (n=128)	PE (n=30w)	Atlantic Number	Atlantic Per cent (N=400)
Yes	29%	34%	26%	27%	120	30%
No	70%	65%	74%	73%	277	69%
Don't Know	1%	1%	-	-	3	1%
TOTAL					**400**	**100%**

TABLE 3.7d
Per cent of Women Business Owners in Atlantic Canada who SUB-CONTRACT by SECTOR and by COMMUNITY SIZE

Sub-contract core elements of work to other people	Goods	Services	Rural (<5000)	Small Centres (5K-100K)	Urban (100K+)	Atlantic Number	Atlantic Per cent (N=400)
Yes	45%	26%	26%	27%	44%	120	30%
No	55%	73%	73%	72%	56%	277	69%
Don't Know	-	1%	1%	1%	-	3	1%
TOTAL						**400**	**100%**

TABLE 3.8a
Distribution of Women Business Owners in Atlantic Canada by REVENUES by PROVINCE

	NL (n=66)	NS (n=176)	NB (n=128)	PE (n=30w)	Atlantic Number	Atlantic Per cent (N=400)
Under $10,000	9%	7%	2%	7%	33	6%
$10,001 - $25,000	11%	12%	9%	14%	44	11%
$25,001 - $50,000	9%	15%	15%	11%	55	14%
$50,001 - $100,000	12%	10%	9%	11%	39	10%
$100,001 - $250,000	11%	9%	17%	11%	47	12%
$250,001 - $500,000	11%	10%	8%	-	34	8%
$500,001 - $750,000	3%	1%	3%	3%	9	2%
$750,001 - $1 million	1%	1%	1%	-	5	1%
$1 million - $2 million	-	-	1%	3%	4	1%
$2 million +	1%	-	1%	-	3	1%
Don't know / Refused	32%	34%	35%	39%	137	34%
TOTAL					**400**	**100%**

TABLE 3.8b
Distribution of Women Business Owners in Atlantic Canada by REVENUES by SECTOR and by COMMUNITY SIZE

	Goods	Services	Rural (<5000)	Small Centres (5K-100K)	Urban (100K+)	Atlantic Number	Atlantic Per cent (N=400)
Under $10,000	7%	6%	7%	3%	11%	33	6%
$10,001 - $25,000	12%	11%	11%	13%	8%	44	11%
$25,001 - $50,000	11%	14%	16%	12%	10%	55	14%
$50,001 - $100,000	15%	9%	11%	10%	8%	39	10%
$100,001 - $250,000	8%	13%	11%	13%	13%	47	12%
$250,001 - $500,000	9%	6%	6%	7%	9%	34	8%
$500,001 - $750,000	3%	2%	2%	3%	3%	9	2%
$750,001 - $1 million	2%	1%	1%	1%	1%	5	1%
$1 million - $2 million	3%	1%	1%	2%	2%	4	1%
$2 million +	2%	-	1%	-	-	3	1%
Don't know / Refused	28%	37%	33%	37%	36%	137	34%
TOTAL						**400**	**100%**

TABLE 3.9a
Distribution of Women Business Owners in Atlantic Canada by SALARY OR DRAW by PROVINCE

	NL (n=66)	NS (n=176)	NB (n=128)	PE (n=30w)	Atlantic Number	Atlantic Per cent (N=400)
Under $10,000	15%	15%	16%	14%	60	15%
$10,001 - $20,000	17%	13%	9%	16%	50	13%
$20,001 - $30,000	8%	8%	13%	7%	37	9%
$30,001 - $40,000	3%	5%	10%	3%	25	6%
$40,001 - $50,000	6%	5%	2%	3%	17	4%
$50,001 - $60,000	1%	1%	1%	-	4	1%
$60,000 +	1%	1%	1%	3%	5	1%
Did not take a salary or draw	26%	15%	12%	18%	64	16%
Don't know / Refused	23%	38%	36%	36%	139	35%
TOTAL					**400**	**100%**

TABLE 3.9b
Distribution of Women Business Owners in Atlantic Canada by SALARY OR DRAW by SECTOR and by COMMUNITY SIZE

	Goods	Services	Rural (<5000)	Small Centres (5K-100K)	Urban (100K+)	Atlantic Number	Atlantic Per cent (N=400)
Under $10,000	7%	6%	7%	3%	11%	60	15%
$10,001 - $20,000	12%	11%	11%	13%	8%	50	13%
$20,001 - $30,000	11%	14%	16%	12%	10%	37	9%
$30,001 - $40,000	15%	9%	11%	10%	8%	25	6%
$40,001 - $50,000	8%	13%	11%	13%	13%	17	4%
$50,001 - $60,000	9%	6%	6%	7%	9%	4	1%
$60,000 +	3%	2%	2%	3%	3%	5	1%
Did not take a salary or draw	20%	16%	20%	14%	13%	64	16%
Don't know / Refused	28%	37%	33%	37%	36%	139	35%
TOTAL						**400**	**100%**

TABLE 3.10
Cross-tabulation of Women Business Owners in Atlantic Canada by REVENUE LEVEL by SALARY LEVEL (ONLY FOR RESPONDENTS PROVIDING INFORMATION TO BOTH QUESTIONS, N=175)

	Level of Salary or Draw by the Owner					Total by
Revenue Categories	Did not take a salary or draw	Under $10,000	$10,001 - $20,000	$20,001 - $30,000	$30,000+	Revenue Category (%)
Under $10,000	59%	41%	0%	0%	0%	100%
$10,001 - $25,000	27%	47%	22%	4%	0%	100%
$25,001 - $50,000	29%	23%	29%	15%	4%	100%
$50,001 - $100,000	16%	22%	31%	10%	20%	100%
$100,001 - $250,000	6%	15%	21%	26%	32%	100%
$250,001 - $500,000	9%	9%	24%	21%	38%	100%
$500,000+	9%	0%	22%	13%	57%	100%
Total by Salary Category (N=175)	37%	30%	28%	17%	24%	

TABLE 3.11
Distribution of Women Business Owners in Atlantic Canada by COMMUNITY SIZE by PROVINCE by SECTOR

	NL (n=66)	NS (n=176)	NB (n=128)	PE (n=30w)	Goods	Services	Atlantic Number	Atlantic Per cent (N=400)
Rural (<5000)	46%	50%	44%	47%	61%	44%	188	47%
Small Centres (5K-100K)	35%	28%	40%	47%	27%	39%	137	34%
Urban (100K+)	18%	21%	16%	6%	11%	17%	71	18%
Don't know	1%	1%	1%	-	1%	1%	4	1%
TOTAL							**400**	**100%**

TABLE 3.12a
Distribution of Women Business Owners in Atlantic Canada by LOCATION WHERE THEY OPERATE by PROVINCE

	NL (n=66)	NS (n=176)	NB (n=128)	PE (n=30w)	Atlantic Number	Atlantic Per cent (N=400)
From a home base	32%	52%	53%	43%	193	48%
In a rented or leased commercial space	26%	22%	23%	32%	94	24%
In a commercial building owned by self	41%	26%	23%	23%	110	27%
Other	1%	1%	-	2%	3	1%
TOTAL					**400**	**100%**

TABLE 3.12b
Distribution of Women Business Owners in Atlantic Canada by LOCATION WHERE THEY OPERATE by SECTOR and by COMMUNITY SIZE

	Goods	Services	Rural (<5000)	Small Centres (5K-100K)	Urban (100K+)	Atlantic Number	Atlantic Per cent (N=400)
From a home base	54%	47%	57%	34%	51%	193	48%
In a rented or leased commercial space	15%	28%	12%	40%	29%	94	24%
In a commercial building owned by self	29%	26%	31%	25%	18%	110	27%
Other	1%	1%	-	1%	1%	3	1%
TOTAL						**400**	**100%**

TABLE 3.13a
Distribution of Women Business Owners in Atlantic Canada by AGE OF THE BUSINESS by PROVINCE

	NL (n=66)	NS (n=176)	NB (n=128)	PE (n=30w)	Atlantic Number	Atlantic Per cent (N=400)
1 to 3 years	18%	14%	12%	19%	57	14%
4 to 6 years	26%	26%	17%	19%	92	23%
7 to 9 years	14%	21%	16%	16%	71	18%
10 to 20 years	30%	27%	42%	39%	133	33%
20+ years	12%	11%	13%	7%	46	12%
TOTAL					**400**	**100%**

TABLE 3.13b
Distribution of Women Business Owners in Atlantic Canada by AGE OF THE BUSINESS by SECTOR and by COMMUNITY SIZE

	Goods	Services	Rural (<5000)	Small Centres (5K-100K)	Urban (100K+)	Atlantic Number	Atlantic Per cent (N=400)
1 to 3 years	7%	17%	11%	18%	24%	57	14%
4 to 6 years	25%	21%	24%	20%	18%	92	23%
7 to 9 years	22%	16%	15%	19%	22%	71	18%
10 to 20 years	37%	34%	40%	31%	28%	133	33%
20+ years	9%	11%	10%	13%	9%	46	12%
TOTAL						**400**	**100%**

TABLE 3.14a
Per cent of Women Business Owners in Atlantic Canada who plan to EXPAND by PROVINCE

Intend to grow or expand in the next 3 years	NL (n=66)	NS (n=176)	NB (n=128)	PE (n=30w)	Atlantic Number	Atlantic Per cent (N=400)
Yes	52%	44%	41%	43%	178	44%
No	36%	47%	54%	50%	191	48%
Don't Know / Not Sure	12%	9%	5%	7%	31	8%
TOTAL					**400**	**100%**

TABLE 3.14b
Per cent of Women Business Owners in Atlantic Canada who plan to EXPAND by SECTOR and by COMMUNITY SIZE

Intend to grow or expand in the next 3 years	Goods	Services	Rural (<5000)	Small Centres (5K-100K)	Urban (100K+)	Atlantic Number	Atlantic Per cent (N=400)
Yes	52%	43%	41%	45%	57%	178	44%
No	44%	49%	53%	46%	39%	191	48%
Don't Know / Not Sure	4%	8%	6%	9%	4%	31	8%
TOTAL						**400**	**100%**

TABLE 3.14c
Distribution of Women Business Owners in Atlantic Canada who plan to EXPAND by AGE OF THE BUSINESS

Intend to grow or expand in the next 3 years	1 to 3 years	4 to 6 years	7 to 9 years	10 to 20 years	20+ years	Atlantic Number	Atlantic Per cent (N=400)
Yes	62%	53%	59%	32%	17%	178	44%
No	31%	38%	40%	60%	72%	191	48%
Don't Know / Not Sure	8%	9%	1%	7%	11%	31	8%
TOTAL						**400**	**100%**

TABLE 3.15
Per cent of Women Business Owners in Atlantic Canada who plan to EXPAND by INDICATION OF BUSINESS EXPANDING

	Atlantic Number	Atlantic Per cent (N=176)
Revenues increase	84	48%
Number of employees increase	33	19%
Increase in markets/clients	28	16%
Owner's salary increase	19	11%
Would be busier	6	3%
Expand facilities	5	3%
TOTAL	**176**	**100%**

TABLE 3.16a
Distribution of Women Business Owners in Atlantic Canada by AGE CATEGORY by PROVINCE

	NL (n=66)	NS (n=176)	NB (n=128)	PE (n=30w)	Atlantic Number	Atlantic Per cent (N=400)
Less than 25 years	-	-	1%	-	1	-
25 to 34 years	6%	6%	11%	7%	30	8%
35 to 44 years	19%	33%	24%	32%	107	27%
45 to 54 years	43%	34%	43%	30%	148	37%
55+ years	32%	27%	21%	30%	102	26%
TOTAL					**400**	**100%**

TABLE 3.16b
Distribution of Women Business Owners in Atlantic Canada by AGE CATEGORY by SECTOR and by COMMUNITY SIZE

	Goods	Services	Rural (<5000)	Small Centres (5K-100K)	Urban (100K+)	Atlantic Number	Atlantic Per cent (N=400)
Less than 25 years	1%	-	-	1%	-	1	-
25 to 34 years	5%	8%	6%	9%	5%	30	8%
35 to 44 years	28%	29%	32%	24%	29%	107	27%
45 to 54 years	40%	36%	34%	41%	35%	148	37%
55+ years	26%	27%	28%	25%	31%	102	26%
TOTAL						**400**	**100%**

TABLE 3.16c
OTHER DEMOGRAPHICS of Women Business Owners in Atlantic Canada

Marital Status:	Atlantic Number	Atlantic Per cent (N=400)
Single	64	16%
Married, Common law or Living with partner	269	67%
Widowed	16	4%
Divorced	44	11%
Refused	6	2%
TOTAL	**400**	**100%**

Minority Status:	Atlantic Number	Atlantic Per cent (N=400)
An Aboriginal Person	7	2%
A member of a visible minority	13	3%
A person with a disability	6	1%
None of the above	368	92%
Refused	6	1%
TOTAL	**400**	**100%**

TABLE 3.16d
DEPENDENTS of Women Business Owners in Atlantic Canada when they STARTED THEIR BUSINESS

When you started your business did you have dependent children or adults living with you?	Atlantic Number	Atlantic Per cent (N=400)
Yes	224	56%
No	173	43%
Don't Know / Not sure	3	1%
TOTAL	**400**	**100%**

TABLE 3.17
Distribution of Women Business Owners in Atlantic Canada by FIRST LANGUAGE by PROVINCE

	NL (n=66)	NS (n=176)	NB (n=128)	PE (n=30w)	Atlantic Number	Atlantic Per cent (N=400)
English	100%	90%	52%	92%	319	80%
French	-	4%	45%	4%	66	17%
Other	-	5%	3%	4%	13	3%
Refused	-	1%	-	30%	2	-
TOTAL					**400**	**100%**

TABLE 3.18a
Distribution of Women Business Owners in Atlantic Canada by HIGHEST LEVEL OF EDUCATION COMPLETED by PROVINCE

	NL (n=66)	NS (n=176)	NB (n=128)	PE (n=30w)	Atlantic Number	Atlantic Per cent (N=400)
Less than high school completion	18%	6%	6%	7%	32	8%
High school diploma	15%	21%	27%	16%	86	22%
Some vocational/trade school/ community college	5%	7%	5%	5%	24	6%
Vocational/trade school/ community college diploma	36%	20%	24%	34%	101	25%
Some university	8%	6%	6%	6%	25	6%
University degree (undergraduate or graduate)	17%	30%	30%	17%	129	33%
Other	1%	-	1%	-	3	1%
TOTAL					**400**	**100%**

TABLE 3.18b
Distribution of Women Business Owners in Atlantic Canada by HIGHEST LEVEL OF EDUCATION COMPLETED by SECTOR and by COMMUNITY SIZE

	Goods	Services	Rural (<5000)	Small Centres (5K-100K)	Urban (100K+)	Atlantic Number	Atlantic Per cent (N=400)
Less than high school completion	4%	9%	8%	9%	6%	32	8%
High school diploma	29%	18%	28%	14%	11%	86	22%
Some vocational/trade school/ community college	8%	5%	8%	3%	5%	24	6%
Vocational/trade school/ community college diploma	16%	29%	22%	35%	23%	101	25%
Some university	12%	5%	7%	8%	1%	25	6%
University degree (undergraduate or graduate)	31%	33%	28%	29%	54%	129	33%
Other	-	1%	-	1%	-	3	1%
TOTAL						**400**	**100%**

TABLE 3.19
Distribution of Women Business Owners in Atlantic Canada by MANAGEMENT EXPERIENCE PRIOR TO STARTING THIS BUSINESS by PROVINCE

	NL (n=66)	NS (n=176)	NB (n=128)	PE (n=30w)	Atlantic Number	Atlantic Per cent (N=400)
Less than 1 year	49%	47%	48%	47%	188	47%
1 to 3 years	14%	17%	27%	17%	77	19%
4 to 9 years	14%	14%	6%	13%	46	11%
10 Years +	23%	22%	15%	23%	86	22%
TOTAL					**400**	**100%**

TABLE 3.20
Distribution of Women Business Owners in Atlantic Canada by EMPLOYMENT STATUS PRIOR TO STARTING THIS BUSINESS

	Atlantic Number	Atlantic Per cent (N=400)
Employed full time	208	52%
Employed part time	42	11%
Self-employed in another business	34	8%
Unemployed	77	19%
In training	15	4%
Not in the labour market	19	5%
Don't know	5	1%
TOTAL	**400**	**100%**

TABLE 3.21a
SUMMARY OF BUSINESS PRACTICES of Women Business Owners in Atlantic Canada by PROVINCE

	NL (n=66)	NS (n=176)	NB (n=128)	PE (n=30w)	Atlantic Number	Atlantic Per cent (N=400)
Currently have a business plan	39%	41%	32%	43%	152	40%
Do financial projections	55%	47%	42%	57%	189	47%
Invest in training and development for self (owner)	41%	56%	50%	53%	205	51%
Invest in training for staff	47%	49%	41%	40%	130	47% (n=279)

TABLE 3.21b
SUMMARY OF BUSINESS PRACTICES of Women Business Owners in Atlantic Canada by SECTOR and by COMMUNITY SIZE

	Goods	Services	Rural (<5000)	Small Centres (5K-100K)	Urban (100K+)	Atlantic Number	Atlantic Per cent (N=400)
Currently have a business plan	45%	38%	36%	41%	41%	152	40%
Do financial projections	54%	48%	48%	51%	49%	189	47%
Invest in training and development for self (owner)	49%	52%	44%	55%	66%	205	51%
Invest in training for staff	43%	50%	43%	53%	53%	130	47% (n=279)

TABLE 3.22a
Per cent of Women Business Owners in Atlantic Canada who EXPORT by PROVINCE

	NL (n=66)	NS (n=176)	NB (n=128)	PE (n=30w)	Atlantic Number	Atlantic Per cent (N=400)
Yes	11%	12%	11%	10%	45	11%
No	89%	88%	89%	90%	355	89%
TOTAL					**400**	**100%**

TABLE 3.22b
Per cent of Women Business Owners in Atlantic Canada who EXPORT by SECTOR and by COMMUNITY SIZE

	Goods	Services	Rural (<5000)	Small Centres (5K-100K)	Urban (100K+)	Atlantic Number	Atlantic Per cent (N=400)
Yes	28%	7%	11%	12%	10%	45	11%
No	72%	93%	89%	88%	90%	355	89%
TOTAL						**400**	**100%**

TABLE 3.23
Main EXPORTS by SECTOR

Main Exports of the Goods-producing sector	Frequency	Per cent (N=22)	Main Exports of the Services-producing sector	Frequency	Per cent (N=23)
Giftware, arts and crafts (pottery, stained glass, candles, soap, craft kits, etc.)	8	36%	Wholesale and retail goods (art, giftware, pottery, golf clubs, health products)	9	39%
Industrial products (acid, plexiglass, castings, metals, boats, marine safety equipment)	5	23%	Consulting services (training, advertising, educational services, editing)	6	26%
Clothing	4	18%	IT Services	3	13%
Agriculture, fish and food products	3	14%	Subscriptions (magazines, organization memberships, etc.)	3	13%
Other (dental appliances, dogs)	2	14%	Other	2	9%
Total	22	100%	Total	23	100%

TABLE 3.24
IMPORTANCE OF EXPORTS to Women Business Owners in Atlantic Canada

Portion of total sales currently attributable to exports	Atlantic Exporters (N=45)
Less than 10%	31%
10 to 20%	25%
21 to 50%	16%
Greater than 50%	20%
Don't Know	8%
TOTAL	**100%**

TABLE 3.26a
Women Business Owners in Atlantic Canada Participating in TRADE MISSIONS and EXPORT TRAINING by PROVINCE

	NL (n=66)	NS (n=176)	NB (n=128)	PE (n=30w)	Atlantic Number	Atlantic Per cent (N=400)
Participated in a Trade Mission	11%	5%	5%	6%	23	6%
Participated in an Export Seminar	20%	19%	10%	17%	65	16%
Interested in attending Export Training	36%	27%	19%	17%	100	25%
TOTAL					**400**	**100%**

TABLE 3.26b
Women Business Owners in Atlantic Canada Participating in TRADE MISSIONS and EXPORT TRAINING by SECTOR and by COMMUNITY SIZE

	Goods	Services	Rural (<5000)	Small Centres (5K-100K)	Urban (100K+)	Atlantic Number	Atlantic Per cent (N=400)
Participated in a Trade Mission	12%	4%	5%	6%	5%	23	6%
Participated in an Export Seminar	32%	13%	14%	20%	14%	65	16%
Interested in attending Export Training	37%	20%	22%	22%	28%	100	25%
TOTAL						**400**	**100%**

TABLE 3.27a
Women Business Owners in Atlantic Canada Participating in NETWORKING ACTIVITIES by PROVINCE

Frequency of participation in a business networking activity	NL (n=66)	NS (n=176)	NB (n=128)	PE (n=30w)	Atlantic Number	Atlantic Per cent (N=400)
At least every three months	36%	37%	30%	40%	142	36%
Twice per year	15%	18%	21%	20%	74	18%
Once per year	15%	17%	16%	13%	65	16%
Less than once per year	9%	7%	9%	17%	34	9%
Never	24%	18%	23%	10%	79	20%
Don't know / Not sure	-	2%	2%	-	6	1%
TOTAL					**400**	**100%**

TABLE 3.27b
Women Business Owners in Atlantic Canada Participating in NETWORKING ACTIVITIES by SECTOR and by COMMUNITY SIZE

Frequency of participation in a business networking activity	Goods	Services	Rural (<5000)	Small Centres (5K-100K)	Urban (100K+)	Atlantic Number	Atlantic Per cent (N=400)
At least every three months	25%	39%	30%	38%	54%	142	36%
Twice per year	19%	18%	19%	20%	14%	74	18%
Once per year	19%	15%	19%	14%	9%	65	16%
Less than once per year	10%	10%	9%	13%	6%	34	9%
Never	26%	16%	22%	15%	15%	79	20%
Don't know / Not sure	1%	1%	1%	-	2%	6	1%
TOTAL						**400**	**100%**

TABLE 3.28a
Women Business Owners in Atlantic Canada Belonging to GROUPS & ORGANIZATIONS by PROVINCE

Belong to or participate in their activities on a regular basis:	NL (n=66)	NS (n=176)	NB (n=128)	PE (n=30w)	Atlantic Number	Atlantic Per cent (N=400)
Business organization (i.e. Board of Trade, Chamber of Commerce, Conseil économique du N.-B.)	26%	34%	37%	37%	135	34%
Service club (i.e. Rotary, Lions Club, Club Richelieu)	11%	12%	7%	10%	40	10%
Association or society related to profession	46%	61%	60%	63%	233	58%
Business or professional women's club or organization	24%	22%	11%	19%	75	19%
TOTAL					**400**	**100%**

TABLE 3.28b
Women Business Owners in Atlantic Canada Belonging to GROUPS & ORGANIZATIONS by SECTOR and by COMMUNITY SIZE

Belong to or participate in their activities on a regular basis:	Goods	Services	Rural (<5000)	Small Centres (5K-100K)	Urban (100K+)	Atlantic Number	Atlantic Per cent (N=400)
Business organization (i.e. Board of Trade, Chamber of Commerce, Conseil économique du N.-B.)	27%	36%	25%	42%	44%	135	34%
Service club (i.e. Rotary, Lions Club, Club Richelieu)	5%	10%	10%	10%	8%	40	10%
Association or society related to profession	54%	61%	59%	62%	56%	233	58%
Business or professional women's club or organization	16%	19%	13%	19%	31%	75	19%
TOTAL						**400**	**100%**

TABLE 3.29a
Per cent of Women Business Owners in Atlantic Canada with a MENTOR by PROVINCE

Do you have a business mentor:	NL (n=66)	NS (n=176)	NB (n=128)	PE (n=30w)	Atlantic Number	Atlantic Per cent (N=400)
Yes	30%	46%	39%	37%	161	40%
No	70%	54%	61%	63%	239	60%
TOTAL					**400**	**100%**

TABLE 3.29b
Per cent of Women Business Owners in Atlantic Canada with a MENTOR by SECTOR and by COMMUNITY SIZE

Do you have a business mentor:	Goods	Services	Rural (<5000)	Small Centres (5K-100K)	Urban (100K+)	Atlantic Number	Atlantic Per cent (N=400)
Yes	42%	40%	39%	40%	46%	161	40%
No	58%	60%	61%	60%	54%	239	60%
TOTAL						**400**	**100%**

TABLE 3.33a
Women Business Owners in Atlantic Canada START-UP FINANCING APPLICATIONS & APPROVALS by PROVINCE

		NL (n=66)	NS (n=176)	NB (n=128)	PE (n=30w)	Atlantic Number	Atlantic Per cent (N=400)
Banks or Credit Unions	APPLIED	58%	43%	53%	57%	199	50%
	APPROVAL RATE	*66%*	*76%*	*84%*	*88%*	*155*	*78%*
CBDCs	APPLIED	32%	21%	20%	18%	89	22%
	APPROVAL RATE	*38%*	*46%*	*56%*	*42%*	*42*	*47%*
ACOA	APPLIED	38%	15%	22%	23%	87	22%
	APPROVAL RATE	*40%*	*37%*	*50%*	*42%*	*37*	*43%*
Other Gov't Agencies	APPLIED	17%	9%	10%	10%	42	11%
	APPROVAL RATE	**	*67%*	*69%*	**	*29*	*69%*
Other Sources	APPLIED	24%	11%	11%	12%	54	13%
	APPROVAL RATE	*88%*	*45%*	*71%*	*100%*	*37*	*69%*

Note: Approval Rate is a percentage of those who received funding out of only those who applied in that category. ** indicates number unreliable due to small number of responses.

TABLE 3.33b
Women Business Owners in Atlantic Canada START-UP FINANCING APPLICATIONS & APPROVALS by SECTOR and by COMMUNITY SIZE

		Goods	Services	Rural (<5000)	Small Centres (5K-100K)	Urban (100K+)	Atlantic Number	Atlantic Per cent (N=400)
Banks or Credit Unions	APPLIED	41%	53%	48%	59%	44%	199	50%
	APPROVAL RATE	*87%*	*80%*	*83%*	*79%*	*80%*	*155*	*78%*
CBDCs	APPLIED	14%	23%	20%	25%	15%	89	22%
	APPROVAL RATE	*77%*	*42%*	*57%*	*42%*	**	*42*	*47%*
ACOA	APPLIED	29%	20%	23%	25%	14%	87	22%
	APPROVAL RATE	*59%*	*37%*	*53%*	*36%*	**	*37*	*43%*
Other Gov't Agencies	APPLIED	15%	10%	11%	10%	13%	42	11%
	APPROVAL RATE	*86%*	*55%*	*69%*	*61%*	**	*29*	*69%*
Other Sources	APPLIED	17%	12%	13%	9%	23%	54	13%
	APPROVAL RATE	*81%*	*73%*	*84%*	*71%*	*67%*	*37*	*69%*

Note: Approval Rate is a percentage of those who received funding out of only those who applied in that category. ** indicates number unreliable due to small number of responses.

TABLE 3.35a
Women Business Owners in Atlantic Canada INVESTIGATED EXPANSION by PROVINCE

	NL (n=66)	NS (n=176)	NB (n=128)	PE (n=30w)	Atlantic Number	Atlantic Per cent (N=400)
Have investigated expanding	62%	44%	45%	53%	191	48%
Have not expanded nor plan to	38%	56%	55%	47%	208	52%
TOTAL					**400**	**100%**

TABLE 3.35b
Women Business Owners in Atlantic Canada INVESTIGATED EXPANSION by SECTOR and by COMMUNITY SIZE

	Goods	Services	Rural (<5000)	Small Centres (5K-100K)	Urban (100K+)	Atlantic Number	Atlantic Per cent (N=400)
Have investigated expanding	61%	46%	50%	45%	53%	191	48%
Have not expanded nor plan to	39%	54%	50%	55%	47%	208	52%
TOTAL						**400**	**100%**

TABLE 3.35c
Women Business Owners in Atlantic Canada EXPANSION FINANCING APPLICATIONS & APPROVALS by PROVINCE

		NL (n=41)	NS (n=77)	NB (n=58)	PE (n=15w)	Atlantic Number	Atlantic Per cent (N=191)
Banks or Credit Unions	APPLIED	51%	46%	40%	53%	87	46%
	APPROVAL RATE	*71%*	*80%*	*78%*	*85%*	*68*	*78%*
CBDCs	APPLIED	**	**	**	**	18	9%
	APPROVAL RATE	**	**	**	**	*10*	*56%*
ACOA	APPLIED	29%	12%	16%	10%	33	17%
	APPROVAL RATE	**	**	**	**	*21*	*64%*
Other Gov't Agencies	APPLIED	**	**	**	**	16	8%
	APPROVAL RATE	**	**	**	**	*11*	*69%*
Other Sources	APPLIED	**	**	**	**	12	6%
	APPROVAL RATE	**	**	**	**	*8*	*67%*

Note: Approval Rate is a percentage of those who received funding out of only those who applied in that category. ** indicates number unreliable due to small number of responses.

TABLE 3.35d
Women Business Owners in Atlantic Canada EXPANSION FINANCING APPLICATIONS & APPROVALS by SECTOR and by COMMUNITY SIZE

		Goods	Services	Rural (<5000)	Small Centres (5K-100K)	Urban (100K+)	Atlantic Number	Atlantic Per cent (N=400)
Banks or Credit Unions	APPLIED	41%	49%	46%	51%	43%	87	46%
	APPROVAL RATE	*78%*	*80%*	*80%*	*86%*	*61%*	*68*	*78%*
CBDCs	APPLIED	**	8%	**	12%	**	18	9%
	APPROVAL RATE	**	**%	**	**	**	*10*	*56%*
ACOA	APPLIED	27%	14%	24%	**	**	33	17%
	APPROVAL RATE	*73%*	*54%*	*69%*	**	**	*21*	*64%*
Other Gov't Agencies	APPLIED	**	7%	**	**	**	16	8%
	APPROVAL RATE	**	*64%*	**	**	**	*11*	*69%*
Other Sources	APPLIED	**	7%	9%	**	**	12	6%
	APPROVAL RATE	**	**	**	**	**	*8*	*67%*

Note: Approval Rate is a percentage of those who received funding out of only those who applied in that category. ** indicates number unreliable due to small number of responses.

TABLE 3.36
Women Business Owners in Atlantic Canada SATISFACTION RATING by TYPE OF LENDER*

How would you rate the experience you have had with lenders (accessing money):	Banks and Credit Unions					ACOA					Other Gov't Programs				
	NL	NS	NB	PE	Atlantic	NL	NS	NB	PE	Atlantic	NL	NS	NB	PE	Atlantic
1 – Very Poor	23%	17%	7%	7%	14%	45%	39%	20%	44%	35%	26%	30%	31%	36%	30%
2 – Poor	15%	8%	9%	6%	10%	-	3%	11%	18%	7%	7%	5%	6%	8%	6%
3 – Neutral	19%	24%	21%	12%	21%	3%	3%	9%	5%	5%	13%	4%	3%	8%	6%
4 – Good	11%	23%	23%	26%	21%	21%	12%	23%	13%	18%	13%	14%	31%	10%	18%
5 – Very Good	32%	24%	36%	45%	32%	21%	30%	37%	15%	29%	10%	21%	17%	13%	17%
Don't know/refused	-	1%	-	3%	3%	10%	12%	-	5%	7%	32%	25%	12%	24%	23%
Number	47	87	75	20w	228	29	33	35	8w	105	31	56	35	8w	131

* Caution should be taken in interpreting provincial results due to the small numbers they represent.

TABLE 3.37a
Percentage Women Business Owners in Atlantic Canada USING TECHNOLOGIES by PROVINCE

	NL (n=66)	NS (n=176)	NB (n=128)	PE (n=30w)	Atlantic Number	Atlantic Per cent (N=400)
Computer	67%	81%	70%	76%	299	75%
E-mail	55%	74%	57%	67%	259	65%
Internet	52%	73%	59%	67%	258	65%
Web site	29%	39%	25%	33%	130	33%
Electronic data exchange	12%	16%	9%	13%	52	13%
Computer-aided design	11%	14%	5%	11%	41	10%
Computer-aided manufacturing	-	1%	1%	3%	4	1%
Other computerized systems	32%	46%	35%	41%	159	40%
Other technology	21%	24%	13%	17%	79	20%
TOTAL					**400**	**100%**

TABLE 3.37b
Percentage Women Business Owners in Atlantic Canada USING TECHNOLOGIES by SECTOR and by COMMUNITY SIZE

	Goods	Services	Rural (<5000)	Small Centres (5K-100K)	Urban (100K+)	Atlantic Number	Atlantic Per cent (N=400)
Computer	80%	74%	72%	74%	86%	299	75%
E-mail	66%	64%	63%	63%	86%	259	65%
Internet	66%	65%	65%	65%	65%	258	65%
Web site	35%	33%	30%	35%	39%	130	33%
Electronic data exchange	7%	15%	10%	12%	21%	52	13%
Computer-aided design	18%	9%	9%	11%	15%	41	10%
Computer-aided manufacturing	3%	1%	1%	1%	-	4	1%
Other computerized systems	37%	41%	35%	44%	38%	159	40%
Other technology	23%	18%	16%	21%	24%	79	20%
TOTAL						**400**	**100%**

TABLE 3.38a
Percentage Women Business Owners in Atlantic Canada Involved in R&D and INNOVATION by PROVINCE

Type of R&D or Innovation	NL (n=66)	NS (n=176)	NB (n=128)	PE (n=30w)	Atlantic Number	Atlantic Per cent (N=400)
Carried out R&D for new product or process	30%	37%	32%	30%	135	34%
Applied for license or patent for a new product or process	11%	6%	7%	4%	28	7%
Involved in a partnership or joint venture with another company to pursue innovative ideas	12%	15%	14%	11%	56	14%
Involved in a partnership or joint venture with university or research institute to pursue innovative ideas	12%	9%	8%	3%	35	9%
Carried out R&D work that would be considered new and innovative	17%	13%	13%	13%	54	14%
TOTAL					**400**	**100%**

TABLE 3.38b
Percentage Women Business Owners in Atlantic Canada Involved in R&D and INNOVATION by SECTOR and by COMMUNITY SIZE

Type of R&D or Innovation	Goods	Services	Rural (<5000)	Small Centres (5K-100K)	Urban (100K+)	Atlantic Number	Atlantic Per cent (N=400)
Carried out R&D for new product or process	50%	30%	33%	31%	39%	135	34%
Applied for license or patent for a new product or process	10%	6%	6%	6%	7%	28	7%
Involved in a partnership or joint venture with another company to pursue innovative ideas	19%	12%	13%	14%	13%	56	14%
Involved in a partnership or joint venture with university or research institute to pursue innovative ideas	12%	7%	7%	6%	14%	35	9%
Carried out R&D work that would be considered new and innovative	19%	12%	13%	10%	24%	54	14%
TOTAL						**400**	**100%**

TABLE 3.40a
Distribution of Women Business Owners in Atlantic Canada by LIKELIHOOD OF TAKING TRAINING by PROVINCE

Likelihood of taking training over the next 12 months	NL (n=66)	NS (n=176)	NB (n=128)	PE (n=30w)	Atlantic Number	Atlantic Per cent (N=400)
Highly unlikely - 1	38%	31%	31%	25%	127	32%
Unlikely - 2	15%	6%	8%	6%	31	8%
Neutral - 3	14%	14%	13%	25%	58	15%
Likely - 4	6%	7%	11%	11%	34	9%
Highly likely - 5	26%	39%	36%	32%	140	35%
Don't know	1%	3%	1%	-	8	2%
TOTAL					**400**	**100%**

TABLE 3.40b
Distribution of Women Business Owners in Atlantic Canada by LIKELIHOOD OF TAKING TRAINING by SECTOR and by COMMUNITY SIZE

Likelihood of taking training over the next 12 months	Goods	Services	Rural (<5000)	Small Centres (5K-100K)	Urban (100K+)	Atlantic Number	Atlantic Per cent (N=400)
Highly unlikely - 1	37%	29%	38%	24%	24%	127	32%
Unlikely - 2	11%	7%	7%	9%	9%	31	8%
Neutral - 3	20%	16%	17%	19%	14%	58	15%
Likely - 4	8%	10%	6%	11%	13%	34	9%
Highly likely - 5	24%	37%	30%	36%	41%	140	35%
Don't know	1%	2%	2%	1%	-	8	2%
TOTAL						**400**	**100%**

TABLE 3.41a
Per cent of Women Business Owners in Atlantic Canada who FACE CHALLENGES by PROVINCE

Face challenges as a woman business owner	NL (n=66)	NS (n=176)	NB (n=128)	PE (n=30w)	Atlantic Number	Atlantic Per cent (N=400)
Yes	46%	41%	37%	32%	158	40%
No	53%	56%	63%	61%	233	58%
Don't Know / Not Sure	1%	3%	-	7%	8	2%
TOTAL					**400**	**100%**

TABLE 3.41b
Per cent of Women Business Owners in Atlantic Canada who FACE CHALLENGES by SECTOR and by COMMUNITY SIZE

Face challenges as a woman business owner	Goods	Services	Rural (<5000)	Small Centres (5K-100K)	Urban (100K+)	Atlantic Number	Atlantic Per cent (N=400)
Yes	45%	36%	35%	35%	52%	158	40%
No	52%	61%	61%	62%	48%	233	58%
Don't Know / Not Sure	3%	3%	4%	3%	2%	8	2%
TOTAL						**400**	**100%**

Appendix IV: Detailed Tables for Secondary Research

TABLE 4.1a
Self-employment as a percentage of total employment

2001 census	Canada	Atlantic	NL	PE	NS	NB
Total - Class of worker (15 years and older)	15,872,070	1,138,315	241,500	73,635	451,380	371,805
Class of worker - not applicable	295,505	25,660	9,235	705	8,955	6,765
All classes of worker - Canada	15,576,565	1,112,655	232,265	72,930	442,420	365,035
All classes of worker - female	7,265,430	521,475	107,910	34,840	207,980	170,745
Female as percentage of all workers	47%	47%	46%	48%	47%	47%
Total self-employed	1,861,205	99,950	17,120	9,095	42,680	31,055
Total female self-employed	630,445	32,570	5,555	2,610	13,925	10,480
Female as percentage of total self-employed	34%	33%	32%	29%	33%	34%

1996 census	Canada	Atlantic	NL	PE	NS	NB
Total workforce (15 years and older)	14,812,700	1,119,950	246,060	70,815	438,970	364,100
Total female workforce	6,804,745	509,820	110,740	32,915	200,065	166,100
Female as percentage of all workers	46%	46%	45%	46%	46%	46%
Total self-employed	1,802,360	99,855	18,475	8,785	42,415	30,175
Total female self-employed	579,015	29,855	5,395	2,290	12,730	9,440
Female as percentage of total self-employed	32%	30%	29%	26%	30%	31%

Source: 2001 and 1996 census

TABLE 4.1b
Self-employment as a percentage of total employment (15 years and older), Canada and Atlantic provinces, 2001 census

Canada

	Both	Female	Male
Total - Class of worker	15,872,070	7,420,060	8,452,015
Class of worker - Not applicable	295,505	154,625	140,880
All classes of worker	15,576,565	7,265,430	8,311,130
Paid workers	14,260,930	6,756,700	7,504,230
Employees	13,654,445	6,591,760	7,062,685
Self-employed (incorporated)	606,485	164,935	441,545
Without paid help	238,370	67,730	170,635
With paid help	368,120	97,205	270,910
Self-employed (unincorporated)	1,254,720	465,510	789,205
Without paid help	892,475	357,740	534,735
With paid help	362,240	107,770	254,470
Unpaid family workers	60,920	43,225	17,690

Atlantic Canada

	Both	Female	Male
Total - Class of worker	1,138,315	535,235	603,080
Class of worker - Not applicable	25,660	13,760	11,900
All classes of worker	1,112,655	521,475	591,185
Paid workers	1,036,150	493,470	542,675
Employees	1,010,065	487,015	523,045
Self-employed (incorporated)	26,085	6,455	19,630
Without paid help	7,495	1,940	5,550
With paid help	18,590	4,515	14,075
Self-employed (unincorporated)	73,865	26,115	47,745
Without paid help	46,920	18,985	27,940
With paid help	26,940	7,135	19,810
Unpaid family workers	2,645	1,885	755

Newfoundland and Labrador

	Both	Female	Male
Total - Class of worker	241,500	112,860	128,640
Class of worker - Not applicable	9,235	4,945	4,290
All classes of worker	232,265	107,910	124,350
Paid workers	219,130	103,230	115,895
Employees	214,770	102,100	112,665
Self-employed (incorporated)	4,365	1,130	3,230
Without paid help	1,265	335	930
With paid help	3,095	795	2,295
Self-employed (unincorporated)	12,755	4,425	8,335
Without paid help	7,445	2,850	4,595
With paid help	5,315	1,575	3,740
Unpaid family workers	375	260	120

Prince Edward Island

	Both	Female	Male
Total - Class of worker	73,635	35,240	38,395
Class of worker - Not applicable	705	405	300
All classes of worker	72,930	34,840	38,095
Paid workers	65,755	32,515	33,240
Employees	63,475	31,955	31,515
Self-employed (incorporated)	2,280	550	1,725
Without paid help	500	90	410
With paid help	1,785	460	1,325
Self-employed (unincorporated)	6,815	2,060	4,755
Without paid help	4,015	1,450	2,570
With paid help	2,795	615	2,185
Unpaid family workers	370	265	105

Nova Scotia

	Both	Female	Male
Total - Class of worker	451,380	212,940	238,440
Class of worker - Not applicable	8,955	4,955	3,995
All classes of worker	442,420	207,980	234,445
Paid workers	409,580	195,945	213,635
Employees	398,630	193,265	205,360
Self-employed (incorporated)	10,955	2,675	8,275
Without paid help	3,235	840	2,395
With paid help	7,715	1,835	5,880
Self-employed (unincorporated)	31,725	11,250	20,480
Without paid help	20,810	8,530	12,280
With paid help	10,915	2,720	8,200
Unpaid family workers	1,120	790	330

New Brunswick

	Both	Female	Male
Total - Class of worker	371,805	174,195	197,605
Class of worker - Not applicable	6,765	3,450	3,310
All classes of worker	365,035	170,745	194,295
Paid workers	341,690	161,790	179,900
Employees	333,195	159,690	173,505
Self-employed (incorporated)	8,490	2,095	6,395
Without paid help	2,490	675	1,820
With paid help	6,000	1,420	4,575
Self-employed (unincorporated)	22,565	8,385	14,185
Without paid help	14,655	6,150	8,500
With paid help	7,915	2,230	5,685
Unpaid family workers	780	575	210

Note: "All classes of worker" includes the categories Employees, Self-employed (incorporated), Self-employed (unincorporated) and Unpaid family workers.

Source: 2001 census

TABLE 4.2
Growth in Self-Employment ('000) - 1992, 2002

	FEMALE			
	1992	**2002**	**# Change**	**% Change**
Canada	610.3	820.7	210.4	34.5
Atlantic Canada	38.2	50.1	11.9	31.2
Newfoundland and Labrador	6.7	8.7	2	29.9
Prince Edward Island	2.9	3.4	0.5	17.2
Nova Scotia	16.4	21.9	5.5	33.5
New Brunswick	12.2	16.1	3.9	32.0
	MALE			
	1992	**2002**	**# Change**	**% Change**
Canada	1309	1525.2	216.2	16.5
Atlantic Canada	81	89.3	8.3	10.2
Newfoundland and Labrador	18.2	16.7	-1.5	-8.2
Prince Edward Island	7.5	7.7	0.2	2.7
Nova Scotia	31.1	39	7.9	25.4
New Brunswick	24.2	25.9	1.7	7.0
	BOTH SEXES			
	1992	**2002**	**# Change**	**% Change**
Canada	1919.3	2346	426.7	22.2
Atlantic Canada	119.4	139.4	20	16.8
Newfoundland and Labrador	25	25.4	0.4	1.6
Prince Edward Island	10.5	11.1	0.6	5.7
Nova Scotia	47.5	60.9	13.4	28.2
New Brunswick	36.4	42	5.6	15.4

Source: Statistics Canada, Labour Force Historical Review, 2002

TABLE 4.3
Self-employment by gender, by category ('000) - 1992, 2002

2002	Canada			Atlantic			NL			PE			NS			NB		
	Both	Men	Women	Both	Men	Women	Both	Men	Women	Both	Men	Women	Both	Men	Women	Both	Men	Women
Self-employed	2346	1525	821	139	89.3	50.1	25.4	16.7	8.7	11.1	7.7	3.4	60.9	39	21.9	42	25.9	16.1
Self-employed incorporated, with paid help	511	384	127	33.3	25.2	8	6.2	4.8	1.4	2.5	1.9	0.6	13.6	10.1	3.4	11	8.4	2.6
%age SE incorporated, with paid help	22%	25%	16%	24%	28%	16%	24%	29%	16%	23%	25%	18%	22%	26%	16%	26%	32%	16%
Self-employed incorporated, no paid help	328	244	83.8	13	9.6	3.3	2.5	1.9	0.6	0.5	0.4	0	6	4.4	1.6	4	2.9	1.1
%age SE incorporated, no paid help	14%	16%	10%	9%	11%	7%	10%	11%	7%	5%	5%	0%	10%	11%	7%	10%	11%	7%
Self-employed unincorporated, with paid help	292	206	86	23.9	18	5.9	4.6	3.6	1	2.6	2.1	0.5	9.5	7.1	2.4	7.2	5.2	2
%age SE unincorporated, with paid help	12%	14%	10%	17%	20%	12%	18%	22%	11%	23%	27%	15%	16%	18%	11%	17%	20%	12%
Self-employed unincorporated, no paid help	1181	680	502	68.3	36.3	32.1	11.9	6.4	5.6	5.4	3.3	2.1	31.4	17.2	14.2	19.6	9.4	10.2
%age SE unincorporated, no paid help	50%	45%	61%	49%	41%	64%	47%	38%	64%	49%	43%	62%	52%	44%	65%	47%	36%	63%

1992	Canada			Atlantic			NL			PE			NS			NB		
	Both	Men	Women	Both	Men	Women	Both	Men	Women	Both	Men	Women	Both	Men	Women	Both	Men	Women
Self-employed	1919	1309	610	119	81	38.2	25	18.2	6.7	10.5	7.5	2.9	47.5	31.1	16.4	36.4	24.2	12.2
Self-employed incorporated, with paid help	494	396	97.7	28.3	23.2	5.1	6.1	4.8	1.3	2	1.6	0.4	10.6	9	1.6	9.6	7.8	1.8
%age SE incorporated, with paid help	26%	30%	16%	24%	29%	13%	24%	26%	19%	19%	21%	14%	22%	29%	10%	26%	32%	15%
Self-employed incorporated, no paid help	140	108	31.8	3.9	3.3	0	0.8	0.7	0	0.4	0.3	0	1	0.9	0	1.7	1.4	0
%age SE incorporated, no paid help	7%	8%	5%	3%	4%	0%	3%	4%	0%	4%	4%	0%	2%	3%	0%	5%	6%	0%
Self-employed unincorporated, with paid help	320	243	76.9	26.4	21.1	5.4	5.1	3.8	1.3	3	2.5	0.5	11	8.8	2.2	7.3	6	1.4
%age SE unincorporated, with paid help	17%	19%	13%	22%	26%	14%	20%	21%	19%	29%	33%	17%	23%	28%	13%	20%	25%	11%
Self-employed unincorporated, no paid help	899	546	353	58.2	32.8	25.4	12.7	8.9	3.8	4.8	3	1.8	24.1	12.2	11.9	16.6	8.7	7.9
%age SE unincorporated, no paid help	47%	42%	58%	49%	40%	66%	51%	49%	57%	46%	40%	62%	51%	39%	73%	46%	36%	65%

Note: Percentages may not add up to 100% because of rounding.

Source: Statistics Canada, Labour Force Historical Review, 2002

TABLE 4.4a
Self-employment ('000) in Canada and Atlantic provinces, by Industry, by Gender, 2002

	Canada			Atlantic		
	Both	Men	Women	Both	Men	Women
Total self-employment	**2346**	**1525.2**	**820.7**	**139.4**	**89.3**	**50.1**
Goods-producing sector (subtotal)	*628.8*	*521.5*	*107.2*	*40.2*	*34.8*	*5.2*
Goods-producing as percentage of total	27%	34%	13%	29%	39%	10%
Agriculture	211.4	156.7	54.7	6	4.7	0.8
Forestry, fishing, mining, oil and gas	45	39.2	5.8	14.2	12.6	1.2
Utilities	0	0	0	0	0	0
Construction	277.3	254.3	23	14.7	13.7	0.5
Manufacturing	94.8	71.1	23.7	5	3.7	0.7
Services-producing sector (subtotal)	*1717.2*	*1003.7*	*713.5*	*99.3*	*54.4*	*45*
Services-producing as percentage of total	73%	66%	87%	71%	61%	90%
Trade	300.3	190.6	109.6	19.9	12.8	7
Transportation and warehousing	128.3	112.5	15.8	7.6	6.3	1.2
Finance, insurance, real estate and leasing	132	88.1	43.9	5.7	4.1	1.3
Professional, scientific and technical services	328.1	225.1	103	12.5	8.6	4
Management of companies and administrative and other support services	153.4	82.6	70.8	7.4	4.1	2.8
Educational services	47.5	17.2	30.3	2.6	0.9	0.6
Health care and social assistance	194.8	63.8	131.1	11.9	3.7	8.2
Information, culture and recreation	103	61.7	41.3	5.3	3.5	0.9
Accommodation and food services	96.5	55.9	40.6	6.1	3	2.7
Other services	233.2	106.2	127	20.3	6.5	13.7
Public administration	0	0	0	0	0	0

Source: Statistics Canada, Labour Force Historical Review, 2002

TABLE 4.4b
Self-employment ('000) in Atlantic provinces, by Industry, by Gender, 2002

	NL			PE			NS			NB		
	Both	Men	Women	Both	Men	Women	Both	Men	Women	Both	Men	Women
Total self-employment	25.4	16.7	8.7	11.1	7.7	3.4	60.9	39	21.9	42	25.9	16.1
Goods-producing sector (subtotal)	*9*	*7.5*	*1.5*	*4.8*	*4.2*	*0.5*	*15.4*	*13.4*	*1.9*	*11*	*9.7*	*1.3*
Goods-producing as percentage of total	35%	45%	17%	43%	55%	15%	25%	34%	9%	26%	37%	8%
Agriculture	0	0	0	1.8	1.5	0.2	2.5	1.9	0.6	1.7	1.3	0
Forestry, fishing, mining, oil and gas	6.1	5.1	1	1.7	1.5	0.2	3.7	3.5	0	2.7	2.5	0
Utilities	0	0	0	0	0	0	0	0	0	0	0	0
Construction	1.6	1.5	0	1	0.9	0	6.9	6.5	0.5	5.2	4.8	0
Manufacturing	1	0.7	0	0.3	0.3	0	2.3	1.6	0.7	1.4	1.1	0
Services-producing sector (subtotal)	*16.4*	*9.2*	*7.2*	*6.3*	*3.4*	*2.9*	*45.5*	*25.6*	*20*	*31.1*	*16.2*	*14.9*
Services-producing as percentage of total	65%	55%	83%	57%	44%	85%	75%	66%	91%	74%	63%	93%
Trade	4.4	2.7	1.6	1	0.6	0.4	9.3	6.4	2.9	5.2	3.1	2.1
Transportation and warehousing	1.1	1	0	0.6	0.4	0.2	3.2	2.7	0.5	2.7	2.2	0.5
Finance, insurance, real estate and leasing	0.9	0.6	0	0.3	0.3	0	2.6	1.8	0.8	1.9	1.4	0.5
Professional, scientific and technical services	2.1	1.3	0.8	0.9	0.6	0.3	6	4.5	1.6	3.5	2.2	1.3
Management of companies and administrative and other support services	1.1	0.7	0	0.4	0.3	0	3.1	1.5	1.6	2.8	1.6	1.2
Educational services	0.5	0	0	0	0	0	1.5	0.9	0.6	0.6	0	0
Health care and social assistance	1.8	0.9	0.9	0.7	0.2	0.5	5.2	1.5	3.7	4.2	1.1	3.1
Information, culture and recreation	0.8	0.5	0	0.3	0.2	0	3	2	0.9	1.2	0.8	0
Accommodation and food services	1	0	0.6	0.6	0.3	0.3	2.5	1.4	1.1	2	1.3	0.7
Other services	2.9	0.9	1.9	1.4	0.5	0.8	9.2	2.8	6.4	6.8	2.3	4.6
Public administration	0	0	0	0	0	0	0	0	0	0	0	0

Source: Statistics Canada, Labour Force Historical Review, 2002

TABLE 4.5
Occupations of self-employed, 2001 National Occupational Classification (NOC) System

	NL					PE					NS					NB				
	Total	Male	%	Female	%	Total	Male	%	Female	%	Total	Male	%	Female	%	Total	Male	%	Female	%
Total labour force	17,115	11,565		5,555		9,095	6,475		2,615		42,680	28,750		13,925		31,060	20,580		10,480	
Occupation - Not applicable	0	0		0		0	0		0		0	0		0		0	0		0	
All occupations	17,120	11,565		5,555		9,095	6,480		2,615		42,675	28,750		13,925		31,060	20,580		10,480	
A - Management occupations	3,750	2,430	21%	1,325	24%	1,510	1,025	16%	485	19%	8,670	6,040	21%	2,625	19%	6,500	4,565	22%	1,940	19%
B - Business, finance, administrative occupations	1,090	545	5%	540	10%	495	190	3%	305	12%	3,615	1,595	6%	2,020	15%	2,470	1,105	5%	1,365	13%
C - Natural and applied sciences and related occupations	485	415	4%	70	1%	125	95	1%	30	1%	1,895	1,670	6%	230	2%	975	870	4%	110	1%
D - Health occupations	1,000	710	6%	285	5%	285	205	3%	85	3%	2,285	1,355	5%	935	7%	1,690	970	5%	715	7%
E - Occupations in social science, education, government service and religion	600	345	3%	255	5%	350	160	2%	185	7%	2,190	1,005	3%	1,190	9%	1,410	735	4%	675	6%
F - Occupations in art, culture, recreation and sport	1,045	520	4%	520	9%	430	195	3%	230	9%	2,880	1,245	4%	1,635	12%	1,410	710	3%	705	7%
G - Sales and service occupations	2,385	815	7%	1,565	28%	1,140	405	6%	740	28%	6,295	2,230	8%	4,060	29%	5,870	1,680	8%	4,185	40%
H - Trades, transport and equipment operators and related occupations	1,985	1,860	16%	125	2%	1,165	1,105	17%	60	2%	7,400	7,020	24%	370	3%	5,805	5,545	27%	260	2%
I - Occupations unique to primary industry	4,565	3,760	33%	805	14%	3,480	3,010	46%	470	18%	6,815	6,135	21%	675	5%	4,475	4,060	20%	420	4%
J- Occupations unique to processing, manufacturing and utilities	220	160	1%	60	1%	115	95	1%	20	1%	635	455	2%	180	1%	455	345	2%	110	1%
			100%		100%			100%		100%			100%		100%			100%		100%

Source: 2001 census - 20% sample data

TABLE 4.6
Age distribution of female self-employed (incorporated and unincorporated), by age group, Canada and Atlantic

	Canada		Atlantic		NL		PE		NS		NB	
Total - 15 years+	630,450		32,570		5,555		2,615		13,930		10,480	
15 to 19 years	6,590	1%	430	1%	35	1%	50	2%	220	2%	125	1%
20 to 24 years	14,170	2%	760	2%	85	2%	90	3%	290	2%	300	3%
25 to 29 years	37,195	6%	1,960	6%	340	6%	150	6%	780	6%	690	7%
30 to 34 years	67,880	11%	3,425	11%	655	12%	260	10%	1,365	10%	1,145	11%
35 to 39 years	98,880	16%	5,165	16%	930	17%	315	12%	2,265	16%	1,660	16%
40 to 44 years	105,275	17%	5,380	17%	885	16%	455	17%	2,290	16%	1,745	17%
45 to 49 years	95,800	15%	5,230	16%	965	17%	385	15%	2,270	16%	1,605	15%
50 to 54 years	82,415	13%	4,680	14%	860	15%	385	15%	2,005	14%	1,425	14%
55 to 59 years	56,775	9%	2,925	9%	500	9%	285	11%	1,290	9%	845	8%
60 to 64 years	32,920	5%	1,335	4%	155	3%	80	3%	605	4%	500	5%
65 years and over	32,555	5%	1,285	4%	145	3%	150	6%	545	4%	435	4%
		100%		100%		100%		100%		100%		100%

Age distribution of female paid workers (employees working for wages, salary, tips, commissions) by age group, Canada and Atlantic

	Canada		Atlantic		NL		PE		NS		NB	
Total - 15 years+	630,450		487,020		102,095		31,960		193,270		159,695	
15 to 19 years	460,405	7%	31,540	6%	5,185	5%	2,460	8%	12,960	7%	10,940	7%
20 to 24 years	717,750	11%	52,740	11%	10,595	10%	3,685	12%	21,465	11%	16,995	11%
25 to 29 years	718,480	11%	52,945	11%	11,055	11%	3,320	10%	21,035	11%	17,535	11%
30 to 34 years	754,345	11%	57,250	12%	12,960	13%	3,440	11%	22,425	12%	18,435	12%
35 to 39 years	900,910	14%	69,215	14%	14,595	14%	4,360	14%	27,650	14%	22,615	14%
40 to 44 years	940,585	14%	70,175	14%	15,320	15%	4,285	13%	27,795	14%	22,785	14%
45 to 49 years	836,020	13%	64,165	13%	14,410	14%	3,800	12%	25,075	13%	20,885	13%
50 to 54 years	669,235	10%	50,720	10%	10,520	10%	3,615	11%	19,785	10%	16,805	11%
55 to 59 years	374,360	6%	25,860	5%	5,680	6%	1,945	6%	9,840	5%	8,395	5%
60 to 64 years	156,165	2%	9,505	2%	1,350	1%	845	3%	4,040	2%	3,270	2%
65 years and over	63,505	1%	2,895	1%	440	0%	210	1%	1,210	1%	1,040	1%
		100%		100%		100%		100%		100%		100%

Source: 2001 census

TABLE 4.7a
Educational background of female self-employed (incorporated and unincorporated), 2001

	Canada		Atlantic		NL		PE		NS		NB	
Total - Highest level of schooling	630,450		32,570		5,555		2,615		13,930		10,480	
Less than grade 9	25,540	4%	1,085	3%	350	6%	90	3%	315	2%	330	3%
Grades 9 to 13	175,030	28%	8,450	26%	1,615	29%	725	28%	3,040	22%	3,070	29%
Trades certificate or diploma only	21,710	3%	1,000	3%	145	3%	120	5%	395	3%	340	3%
Other non-university education only	189,395	30%	10,560	32%	1,820	33%	835	32%	4,260	31%	3,650	35%
University - total	218,775	35%	11,480	35%	1,630	29%	835	32%	5,925	43%	3,095	30%
University - w/o degree	76,705		4,635		690		395		2,305		1,245	
University with BA or higher	142,070		6,845		940		445		3,615		1,845	
		100%		100%		100%		100%		100%		100%

Educational background of female paid workers (employees working for wages, salary, tips or commissions), 2001

	Canada		Atlantic		NL		PE		NS		NB	
Total - Highest level of schooling	6,591,760		487,020		102,095		31,960		193,270		159,695	
Less than grade 9	189,845	3%	14,700	3%	4,260	4%	925	3%	3,745	2%	5,775	4%
Grades 9 to 13	2,008,605	30%	149,055	31%	28,620	28%	10,130	32%	54,835	28%	55,470	35%
Trades certificate or diploma only	168,065	3%	11,260	2%	2,220	2%	720	2%	5,130	3%	3,190	2%
Other non-university education only	2,049,905	31%	146,385	30%	34,145	33%	9,765	31%	57,905	30%	44,570	28%
University - total	2,175,340	33%	165,610	34%	32,850	32%	10,420	33%	71,655	37%	50,685	32%
University - w/o degree	879,325		81,060		17,560		5,725		33,230		24,540	
University with BA or higher	1,296,015		84,560		15,290		4,695		38,425		26,145	
		100%		100%		100%		100%		100%		100%

Source: 2001 census

TABLE 4.7b
Educational background of self-employed (incorporated & unincorporated), by gender, Canada and Atlantic Canada, 2001

	Canada		Canada		Atlantic		Atlantic	
	Female	Female	Male	Male	Female	Female	Male	Male
Total - Highest level of schooling	630,450		1,230,750		32,570		67,380	
Less than grade 9	25,540	4%	88,190	7%	1,085	3%	6,910	10%
Grades 9 to 13	175,030	28%	361,535	29%	8,450	26%	20,250	30%
Trades certificate or diploma only	21,710	3%	63,255	5%	1,000	3%	3,320	5%
Other non-university education only	189,395	30%	316,940	26%	10,560	32%	17,680	26%
University - total	218,775	35%	400,835	33%	11,480	35%	19,225	29%
University - w/o degree	76,705		124,515		4,635		6,935	
University with BA or higher	142,070		276,315		6,845		12,285	
		100%		100%		100%		100%

Educational background of self-employed (incorporated & unincorporated), by gender, Atlantic Provinces, 2001

	NL		NL		PE		PE		NS		NS		NB		NB	
	Female	Female	Male	Male	Female	Female	Male	Male	Female	Female	Male	Male	Female	Female	Male	Male
Total - Highest level of schooling	5,555		11,565		2,615		6,480		13,930		28,750		10,480		20,580	
Less than grade 9	350	6%	1,420	12%	90	3%	870	13%	315	2%	2,385	8%	330	3%	2,225	11%
Grades 9 to 13	1,615	29%	3,595	31%	725	28%	2,195	34%	3,040	22%	7,850	27%	3,070	29%	6,610	32%
Trades certificate or diploma only	145	3%	430	4%	120	5%	365	6%	395	3%	1,310	5%	340	3%	1,215	6%
Other non-university education only	1,820	33%	3,195	28%	835	32%	1,555	24%	4,260	31%	7,770	27%	3,650	35%	5,150	25%
University - total	1,630	29%	2,925	25%	835	32%	1,490	23%	5,925	43%	9,430	33%	3,095	30%	5,375	26%
University - w/o degree	690		1,135		395		535		2,305		3,425		1,245		1,845	
University with BA or higher	940		1,785		445		960		3,615		6,010		1,845		3,530	
		100%		100%		100%		100%		100%		100%		100%		100%

Source: 2001 census

TABLE 4.8a
Ownership by women, by industry sector, of survey respondents in Atlantic Canada

Q35: What percentage of the business ownership in Atlantic Canada was held by women, by sector?*

	0%	1 to 49%	Exactly 50%	51 to 100%
Agriculture	56.7%	9.1%	28.2%	5.9%
Primary	76.6%	13.6%	6.4%	3.4%
Manufacturing	64.7%	11.8%	15.0%	8.6%
Wholesale/retail	50.0%	12.8%	16.4%	20.8%
Professional services	63.6%	17.8%	6.2%	12.4%
KBI	n/a	n/a	n/a	n/a
Other sectors	59.2%	11.5%	10.6%	18.7%

* This is the exact question asked in the survey.

Source: Statistics Canada, Financing of Small and Medium-Sized Enterprises, 2000. Data table for Atlantic provinces, 2002.

TABLE 4.8b
Women-owned firms, by industry sector, in Atlantic Canada versus Canada

Q35: What percentage of the business ownership was held by women, by sector?

	Canada 51 to 100%	AC 51 to 100%	Canada Exactly 50%	AC Exactly 50%
Agriculture	4.7%	5.9%	32.3%	28.2%
Primary	4.4%	3.4%	19.3%	6.4%
Manufacturing	13.2%	8.6%	18.2%	15.0%
Wholesale/retail	23.9%	20.8%	19.6%	16.4%
Professional services	23.4%	12.4%	15.4%	6.2%
KBI	11.5%	n/a	19.8%	n/a
Other sectors	14.6%	18.7%	16.4%	10.6%

Source: Statistics Canada, Financing of Small and Medium-Sized Enterprises, 2000. Data table for Atlantic provinces, 2002.

TABLE 4.9a
Ownership by women, by number of employees, of survey respondents in Atlantic Canada

Q35: What percentage of the business ownership in Atlantic Canada was held by women, by size?

	0%	1 to 49%	Exactly 50%	51 to 100%
0	62.6%	8.7%	13.9%	14.8%
1 to 4	57.8%	12.0%	10.9%	19.4%
5 to 19	59.5%	15.3%	16.7%	8.5%
20 to 99	52.8%	27.6%	9.1%	10.5%
100 to 499	X	X	X	X

Source: Statistics Canada, Financing of Small and Medium-Sized Enterprises, 2000. Data table for Atlantic provinces, 2002.

TABLE 4.9b
Women-owned firms, by number of employees, in Atlantic Canada versus Canada

Q35: What percentage of the business ownership was held by women, by number of employees?

	Canada 51 to 100%	AC 51 to 100%	Canada Exactly 50%	AC Exactly 50%
0	15.1%	14.8%	20.0%	13.9%
1 to 4	16.2%	19.4%	18.5%	10.9%
5 to 19	12.5%	8.5%	18.7%	16.7%
20 to 99	9.5%	10.5%	13.3%	9.1%
100 to 499	4.3%	X	4.9%	X

Source: Statistics Canada, Financing of Small and Medium-Sized Enterprises, 2000. Data table for Atlantic provinces, 2002.

TABLE 4.10
Requests and approvals for financing by survey respondents in Atlantic Canada, by type of financing, by female ownership

	0%	1 to 49%	Exactly 50%	51 to 100%	All SMEs
Q1-Proportion of women requesting debt financing, by percentage of ownership	26.2%	25.1%	37.5%	24.6%	26.70%
Q9-Whether request for financing resulted in an authorization	74.5%	75.1%	87.3%	82.2%	78.1%
Q3-Proportion of women requesting equity financing or non-repayable contributions during 2000, by percentage of ownership	1.3%	1.2%	2.2%	1.1%	1.4%
Q24-Whether last request in 2000 for equity financing was approved (including venture capital, non-repayable contributions)*	X	X	X	X	X

* data not available for confidentiality reasons (i.e. three or fewer responses)

Source: Statistics Canada, Financing of Small and Medium-Sized Enterprises, 2000. Data table for Atlantic provinces, 2002.

TABLE 4.11a
Age of the majority owner of survey respondents in Atlantic Canada, by female ownership

Q36-Age of the majority owner, by female ownership

	0%	1 to 49%	Exactly 50%	51 to 100%	AC All SMEs	Canada All SMEs
Less than 25 years	0.8%	0.7%	0.0%	0.7%	0.6%	0.6%
25 to 34 years	9.3%	8.5%	8.3%	9.3%	8.6%	8.4%
35 to 44 years	29.6%	27.9%	27.3%	27.1%	27.7%	28.1%
45 to 64 years	52.4%	53.0%	59.9%	57.7%	54.5%	53.6%
65+	7.8%	10.0%	4.4%	5.2%	8.6%	9.3%

Source: Statistics Canada, Financing of Small and Medium-Sized Enterprises, 2000. Data table for Atlantic provinces, 2002.

TABLE 4.11b
Age of the majority owner of women-owned firms (51%+) in Atlantic Canada, compared to Canada

Q36-Age of the majority owner, women-owned firms (51 to 100%)

	AC	Canada
Less than 25 years	0.7%	0.6%
25 to 34 years	9.3%	10.7%
35 to 44 years	27.1%	31.1%
45 to 64 years	57.7%	49.5%
65+	5.2%	8.1%

Source: Statistics Canada, Financing of Small and Medium-Sized Enterprises, 2000. Data table for Atlantic provinces, 2002.

TABLE 4.10
Requests and approvals for financing by survey respondents in Atlantic Canada, by type of financing, by female ownership

	0%	1 to 49%	Exactly 50%	51 to 100%	All SMEs
Q1-Proportion of women requesting debt financing, by percentage of ownership	26.2%	25.1%	37.5%	24.6%	26.70%
Q9-Whether request for financing resulted in an authorization	74.5%	75.1%	87.3%	82.2%	78.1%
Q3-Proportion of women requesting equity financing or non-repayable contributions during 2000, by percentage of ownership	1.3%	1.2%	2.2%	1.1%	1.4%
Q24-Whether last request in 2000 for equity financing was approved (including venture capital, non-repayble contributions)*	X	X	X	X	X

* data not available for confidentialty reasons (i.e. three or fewer responses)

Source: Statistics Canada, Financing of Small and Medium-Sized Enterprises, 2000. Data table for Atlantic provinces, 2002.

TABLE 4.11a
Age of the majority owner of survey respondents in Atlantic Canada, by female ownership

Q36-Age of the majority owner, by female ownership

	0%	1 to 49%	Exactly 50%	51 to 100%	AC All SMEs	Canada All SMEs
Less than 25 years	0.8%	0.7%	0.0%	0.7%	0.6%	0.6%
25 to 34 years	9.3%	8.5%	8.3%	9.3%	8.6%	8.4%
35 to 44 years	29.6%	27.9%	27.3%	27.1%	27.7%	28.1%
45 to 64 years	52.4%	53.0%	59.9%	57.7%	54.5%	53.6%
65+	7.8%	10.0%	4.4%	5.2%	8.6%	9.3%

Source: Statistics Canada, Financing of Small and Medium-Sized Enterprises, 2000. Data table for Atlantic provinces, 2002.

TABLE 4.11b
Age of the majority owner of women-owned firms (51%+) in Atlantic Canada, compared to Canada

Q36-Age of the majority owner, women-owned firms (51 to 100%)

	AC	Canada
Less than 25 years	0.7%	0.6%
25 to 34 years	9.3%	10.7%
35 to 44 years	27.1%	31.1%
45 to 64 years	57.7%	49.5%
65+	5.2%	8.1%

Source: Statistics Canada, Financing of Small and Medium-Sized Enterprises, 2000. Data table for Atlantic provinces, 2002.

TABLE 4.12a
Number of years of experience of manager or CEO, of Atlantic Canada survey respondents, by female ownership

Q37: Number of years of experience of manager or CEO, by female ownership

	0%	1 to 49%	Exactly 50%	51 to 100%	AC All SMEs	Canada All SMEs
Less than 2 years	3.0%	2.9%	1.9%	3.4%	2.9%	2.4%
2 to 5 years	5.7%	5.7%	4.4%	14.3%	6.9%	6.6%
6 to 8 years	6.1%	5.6%	5.1%	10.7%	6.3%	6.1%
9 years+	85.3%	85.8%	88.6%	71.6%	83.9%	84.9%

Source: Statistics Canada, Financing of Small and Medium-Sized Enterprises, 2000. Data table for Atlantic provinces, 2002.

TABLE 4.12b
Number of years of experience of manager or CEO in women-owned firms, Atlantic Canada compared to Canada

Q37: Number of years of experience of manager or chief executive, women-owned firms

	AC	Canada
Less than 2 years	3.4%	5.2%
2 to 5 years	14.3%	11.0%
6 to 8 years	10.7%	3.4%
9 years+	71.6%	75.5%

Source: Statistics Canada, Financing of Small and Medium-Sized Enterprises, 2000. Data table for Atlantic provinces, 2002.

TABLE 4.13a
Exporters and non-exporters in Atlantic Canada, by female ownership

Q35: What percentage of the business ownership in Atlantic Canada was held by women, by exporters versus non-exporters?

	0%	1 to 49%	Exactly 50%	51 to 100%
Exporter firms	63.7%	9.9%	13.9%	12.6%
Non-exporter firms	59.0%	12.7%	12.5%	15.9%

Source: Statistics Canada, Financing of Small and Medium-Sized Enterprises, 2000. Data table for Atlantic provinces, 2002.

TABLE 4.13b
Exporters and non-exporters in Canada, by female ownership

Q35: What percentage of the business ownership in Atlantic Canada was held by women, by exporters versus non-exporters?

	0%	1 to 49%	Exactly 50%	51 to 100%
Exporter firms	57.0%	14.3%	17.9%	10.8%
Non-exporter firms	54.5%	11.2%	19.0%	15.3%

Source: Statistics Canada, Financing of Small and Medium-Sized Enterprises, 2000. Data table for Atlantic provinces, 2002.

TABLE 4.14a

Percentage of total expenditures devoted to R&D, Atlantic Canada survey respondents, by female ownership

Q40-Percentage of total expenditure devoted to R&D, by female ownership

	0%	1 to 49%	Exactly 50%	51 to 100%	AC All SMEs	Canada All SMEs
None	81.2%	81.7%	71.3%	85.2%	81.0%	76.1%
1-5%	7.8%	7.9%	17.7%	10.0%	9.5%	13.3%
6-10%	6.3%	6.1%	7.6%	3.1%	5.8%	6.0%
11-15%	1.1%	1.0%	2.9%	1.0%	1.2%	1.0%
16-20%	1.1%	1.0%	0.2%	0.2%	0.7%	0.8%
Over 20%	2.5%	2.3%	0.4%	0.5%	1.8%	2.7%

Source: Statistics Canada, Financing of Small and Medium-Sized Enterprises, 2000. Data table for Atlantic provinces, 2002.

TABLE 4.14b

Percentage of total expenditures devoted to R&D by women-owned firms, Atlantic Canada compared to Canada

Q40-Percentage of total expenditure devoted to R&D, women-owned firms (51 to 100%)

	AC	Canada
None	85.2%	79.6%
1-5%	10.0%	10.7%
6-10%	3.1%	5.3%
11-15%	1.0%	0.4%
16-20%	0.2%	0.9%
Over 20%	0.5%	3.1%

Source: Statistics Canada, Financing of Small and Medium-Sized Enterprises, 2000. Data table for Atlantic provinces, 2002.

TABLE 4.15a

Percentage of total expenditures devoted to technology acquisition, Atlantic Canada survey respondents, by female ownership

Q41-Percentage of total investment expenditures devoted to technology acquisition and licensing, by female ownership

	0%	1 to 49%	Exactly 50%	51 to 100%	AC All SMEs	Canada All SMEs
None	73.6%	74.3%	75.3%	78.5%	75.0%	73.0%
1-5%	17.4%	16.5%	20.5%	14.9%	16.8%	17.6%
6-10%	5.6%	5.9%	1.9%	4.0%	5.1%	6.3%
11-15%	1.0%	1.0%	1.2%	0.3%	1.0%	0.8%
16-20%	1.1%	1.0%	1.0%	0.5%	0.9%	0.8%
Over 20%	1.3%	1.2%	0.2%	1.7%	1.2%	1.6%

Source: Statistics Canada, Financing of Small and Medium-Sized Enterprises, 2000. Data table for Atlantic provinces, 2002.

TABLE 4.15b
Percentage of total expenditures devoted to technology acquisition by women-owned firms, Atlantic Canada compared to Canada

Q41-Percentage of total investment expenditures devoted to technology acquisition and licensing, women-owned firms

	AC	Canada
None	78.5%	75.2%
1-5%	14.9%	16.6%
6-10%	4.0%	4.7%
11-15%	0.3%	1.7%
16-20%	0.5%	0.2%
Over 20%	1.7%	1.6%

Source: Statistics Canada, Financing of Small and Medium-Sized Enterprises, 2000. Data table for Atlantic provinces, 2002.

TABLE 4.16
University enrolments* by gender, province and field of study, 1996 and 2001**

		1996			2001		
		Total	Female	Female as % of total	Total	Female	Female as % of total
NB	Commerce & Administration	3352	1676	50%	3662	1876	51%
	Engineering & Applied Sciences	2586	553	21%	2094	382	18%
	Mathematics & Physical Sciences	1300	319	25%	1478	334	23%
NS	Commerce & Administration	6142	2861	47%	6799	3311	49%
	Engineering & Applied Sciences	1858	399	21%	1887	420	22%
	Mathematics & Physical Sciences	2058	627	30%	2295	686	30%
PE	Commerce & Administration	545	279	51%	593	296	50%
	Engineering & Applied Sciences	82	17	21%	77	13	17%
	Mathematics & Physical Sciences	65	21	32%	118	53	45%
NL	Business Administration	944	517	55%	859	496	58%
	Engineering & Applied Sciences	1237	248	20%	1220	244	20%
	Science (includes math)	2850	1558	55%	2543	1391	55%

* includes undergraduate and graduate, full time; **Newfoundland data are for the years 2000 and 2002.

Source: Maritime Provinces: USIS and ESIS, Maritime Provinces Higher Education Commission; NL-Memorial University of Newfoundland, Fact Book 2002

TABLE 4.15b
Percentage of total expenditures devoted to technology acquisition by women-owned firms, Atlantic Canada compared to Canada

Q41-Percentage of total investment expenditures devoted to technology acquisition and licensing, women-owned firms

	AC	Canada
None	78.5%	75.2%
1-5%	14.9%	16.6%
6-10%	4.0%	4.7%
11-15%	0.3%	1.7%
16-20%	0.5%	0.2%
Over 20%	1.7%	1.6%

Source: Statistics Canada, Financing of Small and Medium-Sized Enterprises, 2000. Data table for Atlantic provinces, 2002

TABLE 4.16
University enrolments* by gender, province and field of study, 1996 and 2001**

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	Science (includes math)	2850	1558	55%	2543	1391	55%

* includes undergraduate and graduate; full time; **Newfoundland data are for the years 2000 and 2002

Source: Maritime Provinces: USIS and ESIS, Maritime Provinces Higher Education Commission; NL-Memorial University of Newfoundland, Fact Book 2002

TABLE 4.17
University credentials granted by gender, province and field of study, 1993* and 1998

		1993			1998		
		Total	Female	Female as % of total	Total	Female	Female as % of total
NB	Commerce & Administration	633	321	51%	650	342	53%
	Engineering & Applied Sciences	405	61	15%	500	123	25%
	Mathematics & Physical Sciences	196	54	28%	223	64	29%
NS	Commerce & Administration	1239	565	46%	1215	617	51%
	Engineering & Applied Sciences	520	107	21%	560	122	22%
	Mathematics & Physical Sciences	396	125	32%	512	174	34%
PE	Commerce & Administration	107	39	36%	42	20	48%
	Engineering & Applied Sciences	14	4	29%	15	4	27%
	Mathematics & Physical Sciences	21	13	62%	19	10	53%
NL	Business Administration	296	138	47%	368	205	56%
	Engineering	27	3	11%	20	1	5%
	Science (includes math)	610	303	50%	520	286	55%

* Newfoundland data are for the years 1998 and 2002

Source: Maritime Provinces: USIS and ESIS, Maritime Provinces Higher Education Commission. NL: Memorial University of Newfoundland - Fact Book 2002

TABLE 4.17
University credentials granted by gender, province and field of study, 1993* and 1998

		1993			1998		
		Total	Female	Female as % of total	Total	Female	Female as % of total
NB	Commerce & Administration	633	321	51%	650	342	53%
	Engineering & Applied Sciences	405	61	15%	500	123	25%
	Mathematics & Physical Sciences	196	54	28%	223	64	29%
NS	Commerce & Administration	1239	565	46%	1215	617	51%
	Engineering & Applied Sciences	520	107	21%	560	122	22%
	Mathematics & Physical Sciences	396	125	32%	512	174	34%
PE	Commerce & Administration	107	39	36%	42	20	48%
	Engineering & Applied Sciences	14	4	29%	15	4	27%
	Mathematics & Physical Sciences	21	13	62%	19	10	53%
NL	Business Administration	296	138	47%	368	205	56%
	Engineering	27	3	11%	20	1	5%
	Science (includes math)	610	303	50%	520	286	55%

* Newfoundland data are for the years 1998 and 2002.

Source: Maritime Provinces: USIS and ESIS, Maritime Provinces Higher Education Commission; NL: Memorial University of Newfoundland - Fact Book 2002

TABLE 4.18

Gender enrolment and graduation patterns in selected Information Technology and Engineering Technology Programs
(Includes Applied Arts, Business and Geomatics Programs with high IT intensity)
Nova Scotia Community College, 1999 through 2002

Program Title	cluster	September 1999 Enrolment			June 2000 Graduates			2001-02 Graduates			September 2002 Enrolment		
		F	M	% Female	F	M	% Female	F	M	% Female	F	M	% Female
DIGITAL ANIMATION	Applied Arts IT				3	10	23%	2	12	14%	15	30	33%
APPLIED ARTS & TECHNOLOGY	Applied Arts IT	5	7	42%	3	2	60%						
DIGITAL IMAGING	Applied Arts IT	8	10	44%	8	7	53%	12	9	57%	12	8	60%
INTERACTIVE TECHNOLOGY	Applied Arts IT	2	21	9%	7	11	39%	6	6	50%	8	26	24%
MULTIMEDIA COURSEWARE DESIGN	Applied Arts IT				4	5	44%	3	8				
Applied Arts IT - Subtotal		**15**	**38**	**28%**	**22**	**25**	**47%**	**21**	**23**	**48%**	**20**	**34**	**37%**
BUSINESS INFORMATION TECHNOLOGY	Business IT	566	341	62%	314	145	68%	6	9	40%	7	3	70%
LIBRARY & INFORMATION TECHNOLOGY	Business IT	50	21	70%	15	7	68%	10	1	91%	54	11	83%
OFFICE ADMINISTRATION - INFORMATION MANAGEMENT	Business IT	72	11	87%	56	8	88%	41	11	79%			
OFFICE INFORMATION TECHNOLOGY	Business IT	298	18	94%	266	8	97%	246	11	96%	414	62	87%
Business IT - Subtotal		**986**	**391**	**72%**	**651**	**168**	**79%**	**303**	**32**	**90%**	**475**	**76**	**86%**
CARTOGRAPHY- DIGITAL MAPPING	Geomatics	16	20	44%	6	4	60%	0	7	0%	12	17	41%
GEOGRAPHIC INFORMATION SYSTEMS	Geomatics	13	14	48%	14	18	44%	13	24	35%	14	23	38%
GEOMATICS ENGINEERING TECHNOLOGY	Geomatics	8	33	20%	7	23	23%	2	32	6%	2	26	7%
INTEGRATED STUDIES GIS/RS	Geomatics	2	2	50%	2	3	40%						
MARINE GEOMATICS	Geomatics	3	9	25%	3	8	27%	10	10	50%	4	10	29%
PLANNING - LAND INFORMATION TECHNOLOGY - 1st Year	Geomatics	13	24	35%	8	3	73%	4	7	36%	13	15	46%
Geomatics - Subtotal		**55**	**102**	**35%**	**40**	**59**	**40%**	**29**	**80**	**27%**	**45**	**91**	**33%**
CERTIFIED NETWORKING SYSTEMS SPECIALIST	IT							1	9	10%			
COMPUTER ELECTRONICS TECHNICIAN	IT						#DIV/0!	1	7	13%	4	45	8%
COMPUTER INFORMATION SYSTEMS NETWORKING	IT	21	48	30%	8	8	50%	6	25	19%	0	5	0%
COMPUTER NETWORK TECHNOLOGY	IT	4	17	19%	4	17	19%	4	11	27%	1	7	13%
COMPUTER PROGRAMMER/ANALYST	IT	3	12	20%	3	8	27%	1	10	9%			
COMPUTER PROGRAMMING - ADVANCED	IT	4	8	33%	2	4	33%	0	1	0%			
COMPUTER PROGRAMMING - BUSINESS	IT	5	9	36%	5	7	42%	4	10	29%			
COMPUTER PROGRAMMING - TECHNICIAN	IT	5	33	13%	1	18	5%			#DIV/0!			
COMPUTER SERVICE TECHNICIAN	IT	6	76	7%	1	15	6%	0	7	0%	3	22	12%
COMPUTER SYSTEMS - ADVANCED	IT	4	7	36%	9	6	60%	1	0	100%			
COMPUTER SYSTEMS - MANAGEMENT & SUPPORT	IT	70	89	44%	50	61	45%	33	54	38%	3	5	38%
COMPUTER SYSTEMS MINI/MICRO - 1st Year	IT	16	51	24%	0	1	0%						
COMPUTER SYSTEMS MINI/MICRO - 2nd Year	IT	6	16	27%	6	13	32%	8	17	32%			
INFORMATION TECHNOLOGY - 2 YEAR DIPLOMA	IT										99	330	23%
INFORMATION TECHNOLOGY - NETWORK ADMINISTRATION	IT										11	13	46%
INFORMATION SYSTEM PROGRAMMER	IT	6	11	35%	7	9	44%						
INTERNET SYSTEMS MANAGEMENT & SUPPORT	IT	3	19	14%	2	16	11%	4	7	36%			
IT Programs - Subtotal		**183**	**396**	**28%**	**98**	**183**	**35%**	**61**	**142**	**30%**	**117**	**382**	**23%**
APPLIANCE SERVICE TECHNOLOGY	Technology	0	10	0%	0	9	0%	0	5	0%	1	18	0%
ELECTRICAL ENGINEERING TECHNOLOGY	Technology	2	25	0%	2	8	0%	1	9	0%	0	36	0%
ELECTRONIC ENGINEERING TECHNICIAN	Technology	7	103	6%	2	34	6%	2	32	6%	20	156	11%
ELECTRONIC ENGINEERING TECHNOLOGY	Technology	6	50	11%	1	10	9%	0	8	0%	5	34	13%
MANUFACTURING ENGINEERING TECHNICIAN	Technology							0	10	0%	2	21	
MECHANICAL ENGINEERING TECHNOLOGY	Technology	1	34	3%	0	11	0%	1	19	5%	3	45	6%
MECHANICAL FOUNDATION	Technology	4	26	13%	2	8	20%	0	5	0%			
MECHANICAL TECHNICIAN	Technology		9	0%	0	11	0%						0%
Technology - Subtotal		**20**	**257**	**7%**	**7**	**91**	**7%**	**4**	**88**	**4%**	**31**	**310**	**9%**
		College-wide		**48%**	College-wide		**56%**	College-wide		**50%**	College-wide		**51%**

Note: Black-out indicates course was not offered

Source: Prepared by Sue Drapeau, Manager Institutional Research & Analysis, NSCC, April 15, 2003

TABLE 4.19
New Brunswick College Enrolments by Category, for full time students, technology and technician categories only

	Male	Female	Female as % of total	Total
2001-2002	2254	1319	37%	3573
2000-2001	2252	1405	38%	3657
1999-2000	2454	1560	39%	4014
1998-1999	2516	1547	38%	4063
1997-1998	2390	1462	38%	3852

Source: Student Information System, NBCC

TABLE 4.20
PEI graduates from Computer Studies Department, Holland College, selected years

	Male	Female	Female as % of total	Total
June-98	88	38	30%	126
June-01	80	28	26%	108

Source: Holland College Statistics

TABLE 4.21a
Percentage of adult population* participating in adult education and training, by gender and province, 1991 and 1997

	1991			1997		
	Total	Female	Male	Total	Female	Male
NL	18.8%	17.0%	20.7%	18.6%	18.8%	18.4%
PE	21.6%	23.3%	19.8%	22.2%	23.8%	20.6%
NS	22.9%	23.9%	21.9%	28.8%	28.1%	29.5%
NB	19.5%	19.5%	19.5%	23.4%	24.0%	22.7%
CANADA	28.9%	29.7%	28.0%	27.7%	28.7%	26.8%

* Aged 17 and over, excluding 17 to19-year-olds enrolled full time in elementary or secondary school and 17 to 24-year-olds enrolled full time in a post-secondary program.

Source: A Report on Adult Education and Training in Canada, Statistics Canada, May 2001

TABLE 4.21b
Percentage of adult population participating in education and training by category: job-related programs; personal interest programs; employer-sponsored programs; non employer-sponsored programs, 1997

	Overall participation*	Participation in job-related programs/ courses	Participation in personal interest programs/courses	Participation in employer-sponsored programs/	Participation in non employer-sponsored programs/courses
NL	18.6%	15.3%	4.5%	17.8%	9.1%
PE	22.2%	17.3%	6.9%	19.0%	10.7%
NS	28.8%	22.6%	9.8%	28.5%	13.2%
NB	23.4%	17.1%	8.4%	20.2%	11.8%
CANADA	27.7%	21.1%	9.8%	23.7%	14.1%

* Participation in the four sub-categories does not sum to the overall participation rate because some people participated in more than one category of activity.

Source: A Report on Adult Education and Training in Canada, Statistics Canada, May 2001

TABLE 4.22
Percentage of adult population participating in adult education and training, by level of educational attainment, 1997

	Grade 8 or lower	Some secondary	High school graduate	Some post-secondary	Post-secondary diploma or certificate	University degree
NL*	1.7%	6.3%	10.7%	34.5%	28.8%	53.6%
PE*	4.0%	9.1%	14.3%	37.0%	31.2%	48.4%
NS**	7.9%	12.4%	27.1%	39.5%	33.4%	55.6%
NB**	5.1%	14.0%	19.2%	36.7%	29.2%	51.2%
CANADA	5.0%	15.0%	21.8%	36.9%	33.7%	48.0%

* first four columns, estimates are unreliable

** first column, estimates are unreliable

Source: A Report on Adult Education and Training in Canada, Statistics Canada, May 2001

TABLE 4.23

Percentage of employed adult population participating in education and training by class of main job and study orientation, Canada and Atlantic Region, 1997

Class of main job		Overall Participation		Participating in job-related programs/courses		Participating in personal interest programs/courses		Participating in non employer-sponsored programs/courses	
		Canada (%)	Atlantic Region (%)	Canada (%)	Atlantic Region (%)	Canada (%)	Atlantic Region (%)	Canada (%)	Atlantic Region (%)
Total:	Self-employed	24.6%	21.5%	18.3%	14.4%	9.2%	9.5% *	12.9%	12.9%
	Public employees	50.2%	52.0%	42.0%	45.1%	16.1%	15.2%	19.8%	17.8%
	Private employees	34.5%	31.3%	27.8%	25.0%	10.5%	8.8%	15.1%	13.5%
Men:	Self-employed	22.2%	20.9%	17.7%	15.7% *	6.6%	8.1% *	10.0%	11.4% *
	Public employees	45.5%	49.6%	38.5%	43.4%	13.0%	12.3% *	13.8%	13.2% *
	Private employees	32.4%	29.3%	26.9%	25.0%	7.9%	6.1%	11.9%	11.6%
Women:	Self-employed	29.0%	22.5% *	19.4%	12.1% *	14.1%	12.1% *	18.4%	15.8% *
	Public employees	54.6%	54.1%	45.3%	46.7%	18.9%	17.8%	25.3%	22.1%
	Private employees	37.0%	33.7%	28.7%	24.9%	13.6%	12.1%	18.6%	15.8%

Note: * Numbers marked with this symbol have a coefficient of variation betweeen 16% and 33% and are less reliable than unmarked numbers.

Source: Adult Education and Training Survey, 1998

TABLE 4.24

Percentage of employed adult population participating in employer-sponsored education by job status, Canada and Atlantic Region, 1997

Job Status		Participation rate			
		Canada (%)		Atlantic Region (%)	
Total:	Employee without supervisory roles	20.9%		21.1%	
	Employee with supervisory roles	37.8%		37.6%	
	Self-employed without employees	11.2%		5.1%	*
	Self-employed with employees	18.1%		17.2%	
Men:	Employee without supervisory roles	19.6%		18.4%	
	Employee with supervisory roles	37.4%		38.2%	
	Self-employed without employees	10.6%		5.2%	**
	Self-employed with employees	17.6%		16.6%	*
Women:	Employee without supervisory roles	22.1%		23.9%	
	Employee with supervisory roles	38.4%		36.8%	
	Self-employed without employees	12.0%	*	4.9%	**
	Self-employed with employees	19.6%	*	20.2%	**

Note: * Numbers marked with this symbol have a coefficient of variation betweeen 16% and 33% and are less reliable than unmarked numbers.

** Data are not reliable: the coefficient of variation is greater than 33%.

Source: Adult Education and Training Survey, 1998

TABLE 4.25

Percentage of employed population* participating in job-related training by firm size and self-employment, Canada and Atlantic Region , 1991, 1993 and 1997

Firm Size		1991 Canada (%)	1991 Atlantic Region (%)		1993 Canada (%)	1993 Atlantic Region (%)		1997 Canada (%)	1997 Atlantic Region (%)	
Total:	Fewer than 20 employees	19.7%	16.1%		20.5%	18.6%		18.3%	17.4%	
	20 to 99 employees	29.1%	23.3%		27.8%	32.3%		26.2%	31.7%	
	100 to 499 employees	36.8%	34.3%		36.2%	34.2%		33.3%	35.2%	
	500 or more employees	45.0%	37.2%		44.8%	43.3%		39.2%	39.8%	
	Self-employed**	na	na		na	na		18.0%	14.1%	
Men:	Fewer than 20 employees	17.6%	14.4%		19.5%	18.0%		17.6%	19.3%	
	20 to 99 employees	29.7%	26.1%	*	26.7%	28.5%	*	22.7%	32.3%	
	100 to 499 employees	37.6%	37.7%		33.7%	37.0%		30.7%	29.9%	*
	500 or more employees	44.1%	37.5%		46.7%	48.5%		38.1%	39.0%	
	Self-employed	na	na		na	na		17.4%	15.4%	*
Women:	Fewer than 20 employees	22.5%	18.5%		21.9%	19.2%		19.1%	14.9%	
	20 to 99 employees	28.4%	19.4%	*	29.5%	37.7%	*	30.6%	31.0%	*
	100 to 499 employees	35.8%	30.7%	*	39.1%	31.0%	*	36.3%	41.1%	
	500 or more employees	45.9%	36.9%		42.7%	36.4%		40.4%	40.5%	
	Self-employed	na	na		na	na		19.2%	11.6%	*

* An individual is considered to be employed if his/her labour force status in the week prior to the survey was "employed".

** Self-employed refers to people who run their own business. A self-employed business may have employees in addition to the owner.

Note: * Numbers marked with this symbol have a coefficient of variation betweeen 16% and 33% and are less reliable than unmarked numbers.

** Data are not reliable: the coefficient of variation is greater than 33%.

Source: Adult Education and Training Survey, 1998

TABLE 4.26
Number of Businesses by Employment Size, all sectors, Atlantic provinces, June 2002

	Total (A)	*Indeter-minate (B)	Subtotal (A - B)	1 - 4	5 - 9	10 - 19	20 - 49	50 - 99	100-199	200-499	500 +	Total
Newfoundland and Labrador	25,832	8,461	17,371	10,631	3,108	1,711	1,192	390	187	92	60	17,371
per cent of total		32.8%		41.2%	12.0%	6.6%	4.6%	1.5%	0.7%	0.4%	0.2%	100.0%
Prince Edward Island	10,581	3,561	7,020	4,110	1,252	835	548	164	68	35	8	7,020
per cent of total		33.7%		38.8%	11.8%	7.9%	5.2%	1.5%	0.6%	0.3%	0.1%	100.0%
Nova Scotia	51,687	20,330	31,357	17,663	5,566	3,880	2,670	875	448	170	85	31,357
per cent of total		39.3%		34.2%	10.8%	7.5%	5.2%	1.7%	0.9%	0.3%	0.2%	100.0%
New Brunswick	44,556	17,047	27,509	16,077	4,847	3,229	2,136	699	315	149	57	27,509
per cent of total		38.3%		36.1%	10.9%	7.2%	4.8%	1.6%	0.7%	0.3%	0.1%	61.7%
Atlantic provinces	132,656	49,400	83,257	48,482	14,773	9,655	6,546	2,128	1,018	446	210	83,259
		37.2%		36.5%	11.1%	7.3%	4.9%	1.6%	0.8%	0.3%	0.2%	100.0%

*Indeterminate means that they do not know the employment size of the firm which usually indicates that it is a business with employment of one (the owner)

Source: Statistics Canada, Canadian Business Patterns, June 2002

TABLE 4.27a
Number of Businesses by Census Division, Newfoundland and Labrador, June 2002

	Total (A)	*Indeter-minate (B)	Subtotal (A - B)	1 - 4	5 - 9	10 - 19	20 - 49	50 - 99	100-199	200-499	500 +	Per cent of total
Newfoundland and Labrador	**25,832**	**8,461**	**17,371**	**10,631**	**3,108**	**1,711**	**1,192**	**390**	**187**	**92**	**60**	
1000 - Provincial Residue*	70	22	48	32	11	4	1	0	0	0	0	
1001 - Div No. 1-Avalon peninsula	13,028	4,815	8,213	4,635	1,507	921	704	230	117	56	43	50.4%
1002 - Div No. 2 - Burin Peninsula	970	252	718	525	99	38	35	11	2	6	2	3.8%
1003 - Div No. 3 - South coast	783	212	571	416	85	28	32	5	2	3	0	3.0%
1004 - Div No. 4 - St. George's	869	274	595	399	100	57	20	9	6	3	1	3.4%
1005 - Div No. 5 - Humber	2,137	682	1,455	887	277	145	95	25	19	3	4	8.3%
1006 - Div No. 6 - Central	1,834	511	1,323	790	270	133	85	28	9	4	4	7.1%
1007 - Div No. 7- Bonavista/Trinity	1,818	531	1,287	986	216	91	53	23	10	6	2	7.0%
1008 - Div No. 8 - Notre Dame	1,886	501	1,385	984	232	93	50	13	8	4	1	7.3%
1009 - Div No. 9 - Northern Pen	1,120	287	833	574	125	77	36	15	2	3	1	4.3%
1010 - Div No. 10 - Labrador	1,317	374	943	503	186	124	81	31	12	4	2	5.1%
												100%

* Residue means that a Census Division cannot be assigned. There may be a postal code missing or the address is just a PO Box and it is unclear where the business is operating.

Source: Statistics Canada, Canadian Business Patterns, June 2002

TABLE 4.27b
Number of Businesses by Census Division, Prince Edward Island, June 2002

	Total (A)	Indeter-minate (B	Subtotal (A - B)	1 - 4	5 - 9	10 - 19	20 - 49	50 - 99	100-199	200-499	500 +	Per cent of total
Prince Edward Island	**10,581**	**3,561**	**7,020**	**4,110**	**1,252**	**835**	**548**	**164**	**68**	**35**	**8**	
1100 - Provincial Residue*	4	3	1	1	0	0	0	0	0	0	0	
1101 - Kings County	1,810	460	1,350	946	195	119	58	17	12	2	1	17.1%
1102 - Queens County	5,802	2,035	3,767	2,056	704	479	351	108	39	24	6	54.8%
1103 - Prince County	2,965	1,063	1,902	1,107	353	237	139	39	17	9	1	28.0%
												100.0%

* Residue means that a Census Division cannot be assigned. There may be a postal code missing or the address is just a PO Box and it is unclear where the business is operating.

Source: Statistics Canada, Canadian Business Patterns, June 2002

TABLE 4.27c
Number of Businesses by Census Division, Nova Scotia, June 2002

	Total (A)	Indeter-minate (B	Subtotal (A - B)	1 - 4	5 - 9	10 - 19	20 - 49	50 - 99	100-199	200-499	500 +	Per cent of total
Nova Scotia	**51,687**	**20,330**	**31,357**	**17,663**	**5,566**	**3,880**	**2,670**	**875**	**448**	**170**	**85**	
1200 - Provincial Residue*	57	24	33	23	7	2	1	0	0	0	0	
1201 - Shelburne County	1,512	445	1,067	570	219	161	84	25	6	2	0	2.9%
1202 - Yarmouth County	1,938	551	1,387	659	313	234	119	39	16	6	1	3.7%
1203 - Digby County	1,556	532	1,024	571	219	135	68	19	6	4	2	3.0%
1204 - Queens County	590	228	362	248	54	28	17	10	4	0	1	1.1%
1205 - Annapolis County	1,227	512	715	467	111	76	43	10	3	5	0	2.4%
1206 - Lunenburg County	3,018	1,316	1,702	1,049	283	204	117	21	19	6	3	5.8%
1207 - Kings County	3,293	1,249	2,044	1,264	310	249	132	46	29	8	6	6.4%
1208 - Hants County	2,178	976	1,202	759	203	112	71	35	16	5	1	4.2%
1209 - Halifax County	20,665	9,246	11,419	5,546	2,149	1,593	1,311	434	244	86	56	40.0%
1210 - Colchester County	2,898	1,135	1,763	1,014	330	200	146	43	19	8	3	5.6%
1211 - Cumberland County	1,806	648	1,158	755	178	111	67	29	11	6	1	3.5%
1212 - Pictou County	2,356	836	1,520	919	280	152	102	42	15	8	2	4.6%
1213 - Guysborough County	523	170	353	258	32	31	19	8	4	1	0	1.0%
1214 - Antigonish County	1,200	421	779	485	134	77	60	10	9	3	1	2.3%
1215 - Inverness County	1,449	442	1,007	669	152	90	58	20	13	3	2	2.8%
1216 - Richmond County	481	173	308	208	54	28	10	8	0	2	0	0.9%
1217 - Cape Breton County	4,209	1,260	2,949	1,774	474	362	216	69	32	16	6	8.1%
1218 - Victoria County	731	166	565	425	64	35	29	9	2	1	0	1.4%
												100%

* Residue means that a Census Division cannot be assigned. There may be a postal code missing or the address is just a PO Box and it is unclear where the business is operating.

Source: Statistics Canada, Canadian Business Patterns, June 2002

TABLE 4.27d
Number of Businesses by Census Division, New Brunswick, June 2002

	Total (A)	Indeter-minate (B)	Subtotal (A - B)	1 - 4	5 - 9	10 - 19	20 - 49	50 - 99	100-199	200-499	500 +	Per cent of total
New Brunswick	**44,556**	**17,047**	**27,509**	**16,077**	**4,847**	**3,229**	**2,136**	**699**	**315**	**149**	**57**	
1300 - Provincial Residue*	923	323	600	435	99	46	17	3	0	0	0	2.1%
1301 - Saint John County	4,317	1,659	2,658	1,191	557	408	291	112	54	31	14	9.7%
1302 - Charlotte County	1,772	594	1,178	667	235	142	90	27	8	8	1	4.0%
1303 - Sunbury County	769	348	421	266	53	56	27	12	5	2	0	1.7%
1304 - Queens County	611	249	362	256	54	18	26	6	2	0	0	1.4%
1305 - Kings County	3,113	1,424	1,689	1,072	292	166	112	32	10	5	0	7.0%
1306 - Albert County	1,236	567	669	440	113	73	31	9	3	0	0	2.8%
1307 - Westmorland County	8,387	3,351	5,036	2,568	982	721	506	138	76	35	10	18.8%
1308 - Kent County	2,067	640	1,427	1,057	168	106	60	24	8	4	0	4.6%
1309 - Northumberland County	2,784	909	1,875	1,234	292	178	108	37	16	8	2	6.2%
1310 - York County	6,121	2,649	3,472	1,763	635	464	387	118	52	32	21	13.7%
1311 - Carleton County	1,921	771	1,150	680	197	141	77	35	14	5	1	4.3%
1312 - Victoria County	1,428	550	878	547	150	97	60	14	7	2	1	3.2%
1313 - Madawaska County	2,104	729	1,375	870	261	109	82	33	16	2	2	4.7%
1314 - Restigouche County	2,011	673	1,338	845	230	147	70	22	16	6	2	4.5%
1315 - Gloucester County	4,992	1,611	3,381	2,186	529	357	192	77	28	9	3	11.2%
												100%

* Residue means that a Census Division cannot be assigned. There may be a postal code missing or the address is just a PO Box and it is unclear where the business is operating.

Source: Statistics Canada, Canadian Business Patterns, June 2002

Appendix V: Survey Questionnaire

Women in Business Initiative (WBI) – Questionnaire for baseline survey

Hello, my name is ____ and I'm calling from Calhoun Research & Development in New Brunswick. We're working with the Atlantic Canada Opportunities Agency to gather information about women business owners. By participating, you will be helping to improve the situation of women business owners in Atlantic Canada such as yourself. Can I ask you a few questions? The interview takes approximately 15 minutes, and your answers will be kept confidential. (Is now a good time? If no, when would be a good time?)

 # Would you like to conduct this interview in English or would you prefer to switch to French?

1. *English (continue)*
2. *French (switch to French language version).*

1. Do you own 51% or more of a business, which you're involved in running on a day-to-day basis? 1. ☐ Yes 2. ☐ No

If No, end interview. (Note to interviewer: Both conditions must be present.)

1.1 If yes, do you own 51% or more of more than one business, which you're involved in running on a day-to-day basis?

1. ☐ Yes 2. ☐ No – If no, go to question 2

1.2 If Yes, how many businesses? _____

For the following questions, please respond for the business that you consider your main or most important business.

SECTION 1 – DEMOGRAPHIC INFORMATION

2. How would you describe the legal structure of your business?

2.1 Is it: ☐ Incorporated ☐ Unincorporated

2.2 Is your business a:

1. ☐ Partnership
2. ☐ Sole Proprietorship – go to Q3
3. ☐ Other (specify) _____

2.3 (If **not** a sole proprietorship) What percentage of the business do you own? _____%

3. How many years have you owned this business? _____

4. Is it a seasonal business? 1. ☐ Yes 2. ☐ No – go to Q 4.3

4.1 If yes: How many employees normally work year-round, excluding yourself? _____

4.2 If yes: How many employees do you normally have at peak? _____

4.3 If no: How many employees do you employ now, excluding yourself? _____

4.4 What per cent of these employees would be part time ____% full time ____%

4.5 Besides employees, do you contract work to other people who are involved in the core elements of your business (Note: this excludes lawyers, accountants, bookkeepers)?

1. ☐ Yes 2. ☐ No

5. Is your business located in a:

1. ☐ Rural area or small town (less than 5,000 population)
2. ☐ Small town or city (5,000-100,000)
3. ☐ Urban area with a population of 100,000+

6. How would you describe the industry in which you operate and the nature of your business?

(i.e. what kind of business do you own) _____

_____

7. Where do you operate your business? Is it...

1. ☐ From a home base
2. ☐ In a rented or leased commercial space
3. ☐ In a commercial building owned by self
4. ☐ Other (please specify) _____

8. Do you intend to grow or expand your business in the next three years? (An example of growth or expansion might be an increase in revenues or increase in the number of employees.)

1. ☐ Yes 2. ☐ No 98. ☐ Don't know 99. ☐ Refused

8.1 If yes, what would be an indication to you that your business has grown?

(INTERVIEWER: DON'T READ LIST BUT PROMPT APPROPRIATELY)

1. ☐ My overall revenues would increase - Prompt – by what percentage ____?
2. ☐ The number of employees would increase - Prompt – by what percentage ____?
3. ☐ My salary/draw from the company would increase -Prompt – by what percentage ____?
4. ☐ Other (please specify) _____

SECTION 2 – EXPORTING – Exporting means shipping outside Canada

9. Do you currently export products or services?

1. ☐ Yes 2. ☐ No (If No, go to Q 9.4)

9.1 If yes, what is your company's main export product or service? _____

_____

9.2 To what country does the greatest percentage of your exports go? _____

9.3 What percentage of your total sales revenue currently comes from exports? ____% (go to Q10)

9.4 If no, why not? **(INTERVIEWER: DON'T READ LIST BUT CODE RESPONSE)**

1. ☐ I don't currently export but plan to in future.
2. ☐ My product isn't one that is easily exported.
3. ☐ The idea of exporting makes me nervous because it seems complicated.
4. ☐ I don't know how to go about getting into exporting.
5. ☐ I hadn't really thought about the possibility of exporting.
6. ☐ Other (specify) _____

10. Have you ever participated in a Trade Mission to a foreign country, sponsored by a government department or agency?

1. ☐ Yes 2. ☐ No 98. ☐ Don't know 99. ☐ Refused

11. Have you ever participated in a program, course, seminar or workshop **on exporting** that was sponsored by a government department or agency?

1. ☐ Yes 2. ☐ No 98. ☐ Don't know 99. ☐ Refused

12. Would you be interested in attending a seminar or workshop on exporting in the next 12 months?

1. ☐ Yes 2. ☐ No 98. ☐ Don't know 99. ☐ Refused

SECTION 3 - NETWORKING & MENTORING

13. How often do you participate in what you would consider a business networking activity, that is to say, a chance to meet, talk with and learn from other business owners?

1. ☐ At least once every three months
2. ☐ Twice a year
3. ☐ Once a year
4. ☐ Less than once a year
5. ☐ Never

14. Which of the following groups or organizations do you belong to and/or participate in their activities on a regular basis? (Check all that apply)

	Yes (1)	No (2)
14.1 Business organization (i.e. Board of Trade, Chamber of Commerce, Conseil économique du N.-B.)	☐	☐
14.2 Service club (i.e. Rotary, Lions Club, Club Richelieu)	☐	☐
14.3 Association or society related to your profession	☐	☐
14.4 Business or professional women's club or organization	☐	☐
14.5 Other business group (please specify) _____	☐	☐

If 14.1 thru 14.5 are all NO ask 14.6….

14.6 Why is it that you do not belong to any business organization or club?

(INTERVIEWER: DON'T READ LIST BUT CODE RESPONSE)

1. ☐ There are no business organizations in my area.
2. ☐ I'm not aware of any business organizations in my area.
3. ☐ Business organizations have their meetings at times that are inconvenient to me.
4. ☐ Membership in business organizations is too expensive.
5. ☐ I am too busy to belong to and/or participate in business organizations.
6. ☐ Other (please specify) _____

15. If you need advice or guidance with your business, who would you go to for this support?

(INTERVIEWER: DON'T READ LIST BUT CODE RESPONSE)

1. ☐ Family/friends
2. ☐ Government agency or department
3. ☐ Business or professional associate
4. ☐ I'd research it myself (books, reports, internet, etc)
5. ☐ Other (please specify)_____

16. Do you have, or have you had in the past, a business mentor or an experienced and trusted advisor, who has helped you with your business?

1. ☐ Yes 2. ☐ No - go to Q16 98. ☐ Don't know 99. ☐ Refused

16.1 If yes, is/was this mentor... 1. ☐ Part of a formal program
2. ☐ An informal mentor relationship

16.2 If yes, is/was this mentor... 1. ☐ Female 2. ☐ Male 3. ☐ Both

SECTION 4 - ACCESS TO BUSINESS COUNSELING AND ADVISORY SERVICES & SUPPORT

17. If you needed business counseling, information or services and support for your business, where would you go?

(INTERVIEWER: DON'T READ LIST BUT CODE RESPONSE)

1. ☐ Federal government dept or agency
2. ☐ Provincial government dept or agency
3. ☐ Economic development agency
4. ☐ Business enterprise centre
5. ☐ A CBDC
6. ☐ Non-profit community organization
7. ☐ Other (please specify) _____
98. ☐ Don't know

18. As a small business owner, what would you consider the three most important topics that you need business counseling, information or services for, at this time?

(INTERVIEWER: DON'T READ LIST BUT CODE RESPONSE)

Code in Variables 18.1 , 18.2, 18.3

1. ☐ Business planning
2. ☐ Financial management (Cashflow management, bookkeeping, accounting, etc.)
3. ☐ Time management
4. ☐ Marketing and promotion
5. ☐ Computer skills
6. ☐ Managing employees
7. ☐ Quality control
8. ☐ Inventory control
9. ☐ Customer service
10. ☐ Learning how to export
11. ☐ Learning how to obtain financing
12. ☐ Learning to manage growth of my business
13. ☐ Other (please specify) _____

SECTION 5 - ACCESS TO FINANCING

19. When you were thinking about **starting your business**, did you go to any of the following for help with start-up financing?

(INTERVIEWER: Read list of "did you go to see" first, then return for two follow-up "if yes" questions)

	19. Did you go to see?	20. If yes, were you successful in receiving financing?	21. Amount of financing received.
1. A chartered bank or credit union	19.1 1. ☐ Yes 2. ☐ No	20.1 1. ☐ Yes 2. ☐ No	21.1 $
2. A CBDC	19.2 1. ☐ Yes 2. ☐ No	20.2 1. ☐ Yes 2. ☐ No	21.2 $
3. ACOA	19.3 1. ☐ Yes 2. ☐ No	20.3 1. ☐ Yes 2. ☐ No	21.3 $
4. Other gov't agency (FBDB, BDC)	19.4 1. ☐ Yes 2. ☐ No	20.4 1. ☐ Yes 2. ☐ No	21.4 $
5. Other (please specify) _____	19.5 1. ☐ Yes 2. ☐ No	20.5 1. ☐ Yes 2. ☐ No	21.5 $

22. If any of Q 20 is "NO", ask ... "What reason were you given for not getting the financing that you asked for?"

(INTERVIEWER: DON'T READ LIST BUT CODE RESPONSE)

1. ☐ I didn't have sufficient assets (home, car) to use as collateral
2. ☐ I didn't have someone willing to co-sign
3. ☐ I didn't have a credit history or a good credit history
4. ☐ I didn't have a business plan
5. ☐ I didn't have sufficient equity in my business
6. ☐ The type of business or industry I was in wasn't eligible for financing
7. ☐ My business idea was not considered viable
8. ☐ I didn't have a business track record
9. ☐ Other (please specify) _____

23. When you were thinking about **expanding your business**, did you go to any of the following for help with financing?

(INTERVIEWER: Read list of "did you go to see" first, then return for two follow-up "if yes" questions)

	23. Did you go to see?	24. If yes, were you successful in receiving financing?	25. Amount of financing received.
1. A chartered bank or credit union	23.1 1. ☐ Yes 2. ☐ No	24.1 1. ☐ Yes 2. ☐ No	24.1 $
2. A CBDC	23.2 1. ☐ Yes 2. ☐ No	24.2 1. ☐ Yes 2. ☐ No	25.2 $
3. ACOA	23.3 1. ☐ Yes 2. ☐ No	24.3 1. ☐ Yes 2. ☐ No	25.3 $
4. Other gov't agency (FBDB, BDC)	23.4 1. ☐ Yes 2. ☐ No	24.4 1. ☐ Yes 2. ☐ No	25.4 $
5. Other (please specify) ____	23.5 1. ☐ Yes 2. ☐ No	24.5 1. ☐ Yes 2. ☐ No	25.5 $

26. If any of Q 24 is "No", ask "What reason were you given for not getting the financing that you asked for?"

(INTERVIEWER: DON'T READ LIST BUT CODE RESPONSE)

1. ☐ I didn't have sufficient assets (home, car) to use as collateral
2. ☐ I didn't have someone willing to co-sign
3. ☐ I didn't have a credit history or a good credit history
4. ☐ I didn't have a business plan
5. ☐ I didn't have sufficient equity in my business
6. ☐ The type of business or industry I was in wasn't eligible for financing
7. ☐ My business idea was not considered viable
8. ☐ I didn't have a business track record
9. ☐ Other (please specify) _____

27. In general, how would you rate the experience you have had with lenders such as banks and/or credit unions, on a scale of 1 to 5 where 1=very poor and 5=very good?

Rating _____ 98. ☐ Don't know/na 99. ☐ Refused

28. In general, how would you rate the experience you have had with accessing money from ACOA, on a scale of 1 to 5 where 1=very poor and 5=very good?

Rating _____ 98. ☐ Don't know /na 99. ☐ Refused

29. In general, how would you rate the experience you have had with accessing money from other government programs (i.e. CBDCs, Business Development Bank of Canada), on a scale of 1 to 5 where 1=very poor and 5=very good?

Rating _____ 98. ☐ Don't know /na 99. ☐ Refused

SECTION 6 - YOUR BUSINESS BACKGROUND

30. What was your employment status immediately before starting your current business?

1. ☐ Employed full time
2. ☐ Employed part time
3. ☐ Self-employed in another business
4. ☐ Unemployed
5. ☐ In training
6. ☐ Not in the labour market (not looking for work)

31. How many years of business management experience did you have in your own or another business or organization, prior to starting your current business? _____

32. What is the highest level of formal education you have completed? (check all that apply)

1. ☐ Less than high school completion
2. ☐ High school diploma
3. ☐ Some vocational/trade school/community college
4. ☐ Vocational/trade school/community college diploma
5. ☐ Some university
6. ☐ University undergraduate degree
7. ☐ University graduate degree
8. ☐ Other (please specify) _____

33. Do you currently have a business plan?

1. ☐ Yes 2. ☐ No 98. ☐ Don't know 99. ☐ Refused

34. Do you usually do financial projections for revenue and expenses for the coming year or years?

1. ☐ Yes 2. ☐ No 98. ☐ Don't know 99. ☐ Refused

35. Do you usually invest money in training and development for yourself as a business owner?

1. ☐ Yes 2. ☐ No 98. ☐ Don't know 99. ☐ Refused

36. Do you usually invest money in training your staff?

1. ☐ Yes 2. ☐ No 98. ☐ Don't know/na 99. ☐ Refused

37. As a small business owner, what would you consider the three most important topics that you need training for, at this time? (INTERVIEWER: DON'T READ LIST BUT CODE RESPONSE)

Code in Variables 37.1 , 37.2, 37.3

1. ☐ Business planning
2. ☐ Financial management (Cashflow management, bookkeeping, accounting, etc.)
3. ☐ Time management
4. ☐ Marketing and promotion
5. ☐ Computer skills
6. ☐ Managing employees
7. ☐ Quality control
8. ☐ Inventory control
9. ☐ Customer service
10. ☐ Learning how to export
11. ☐ Learning how to obtain financing
12. ☐ Learning to manage growth of my business
13. ☐ Other (please specify) _____

38. How likely is it that you will take part in training over the next 12 months, on a scale of 1 to 5 where 1=highly unlikely and 5=highly likely?

Rating _____

38.1 If unlikely, why not? _____

_____

39. What were your gross revenues in your most recent fiscal year?

1. ☐ Under $10,000
2. ☐ $10,001 - $25,000
3. ☐ $25,001 - $50,000
4. ☐ $50,001 - $100,000
5. ☐ $100,001 - $250,000
6. ☐ $250,001 - $500,000
7. ☐ $500,001 - $750,000
8. ☐ $750,001 - $1 million
9. ☐ $1 - $2 million
10. ☐ $2 million plus
98. ☐ Don't know
99. ☐ Refused

40. How much did you take as a salary or draw from your business (i.e. before taxes), in your most recent fiscal year?

1. ☐ Under $10,000
2. ☐ $10,001 - $20,000
3. ☐ $20,001 - $30,000
4. ☐ $30,001 - $40,000
5. ☐ $40,001 - $50,000
6. ☐ $50,001 - $60,000
7. ☐ $60,001 plus
8. ☐ Didn't take a salary or draw
98. ☐ Don't know
99. ☐ Refused

SECTION 7 - TECHNICAL CAPABILITIES, R&D AND INNOVATION

41. Which of the following forms of technology do you use in your business? (Check only those that apply)

41.1 ☐ Computer

41.2 ☐ E-mail

41.3 ☐ Internet

41.4 ☐ Web site

41.5 ☐ Electronic data interchange (i.e. electronic invoicing to clients or from suppliers)

41.6 ☐ CAD (computer-aided design)

41.7 ☐ CAM (computer-aided manufacturing)

41.8 ☐ Computerized systems (i.e. inventory, accounting)

41.9 ☐ Other (specify) _____

42. Have you ever done any of the following?

	Yes	No
42.1 Carried out research and development for a new product or process?	☐	☐
42.2 Applied for a license or patent for a new product or process?	☐	☐
42.3 Become involved in a partnership or joint venture with another company to pursue innovative activities?	☐	☐
42.4 Become involved in a partnership or joint venture with a university or research institute to pursue innovative activities?	☐	☐
42.5 Carried out research and development work that would be considered new and innovative?	☐	☐

SECTION 8 - ABOUT YOU, PERSONALLY

43. In what year were you born? 19__ __

☐ 98 Don't Know

☐ 99 Refused

44. How old were you when you first started the main business that we've been asking about? _____

45. What is your marital status?

1. ☐ Single
2. ☐ Married/common law
3. ☐ Living with a partner
4. ☐ Widowed
5. ☐ Divorced
99. ☐ Refused

46. When you started your business, did you have any dependent children or adults living with you?

1. ☐ Yes 2. ☐ No go to Q46 98. ☐ Don't know 99. ☐ Refused

46.1 Please indicate how many dependants in each of the following categories you had living with you at the time that you started your business.

Type	Number
Pre-school children	45.1_____
Children in school aged 5 to 12	45.2_____
Children between age 13 and 17	45.3_____
Elderly dependants who need care and supervision	45.4_____
Other	45.5_____

47. Do you consider yourself to be: (more than one may apply)

	Yes	No
47.1 An aboriginal person	☐	☐
47.2 A member of a visible minority	☐	☐
47.3 A person with a disability	☐	☐

48. What language did you first learn to speak and still understand? (Read first four options)

1. ☐ English
2. ☐ French
3. ☐ Mik'maq or Maliseet
4. ☐ Other (please specify)_____

49. Do you face specific challenges as a woman business owner? 1. ☐ Yes 2. ☐ No

49.1 Please explain _____

_____

_____

50. What do you feel is the most important thing that ACOA could do to support women business owners?

_____

_____

These are all my questions. THANKS VERY MUCH FOR YOUR PARTICIPATION!